REPUBLIC OF KENYA

MINISTRY OF COOPERATIVES AND MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) DEVELOPMENT

State Department of Cooperatives

The Sacco Societies Regulatory Authority (SASRA)

THE SACCO SUPERVISION ANNUAL REPORT, 2025

The Annual Statutory Report on the operations and performance of Regulated SACCO Societies in Kenya

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The SACCO Supervision Annual Report is a statutory publication of the Sacco Societies Regulatory Authority (SASRA). It documents the performance, activities, and operations of SACCO Societies in Kenya in compliance with the requirements of Section 22 of the Sacco Societies Act, Cap 490B as read together with Regulation 92 of the Sacco Societies (Non-Deposit Taking Business) Regulations, 2020.

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This Report, is however, not an investment prospectus or legal opinion or advisory. Members of the public are advised to always undertake utmost due diligence and care before undertaking any financial transactions with any individual SACCO Society and/or other entity in respect of which this Report relates.

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OUR VISION

A Financially Inclusive, Member Centric and Stable SACCO Industry

OUR LEGAL MANDATE

License SACCO Societies to carry out Deposit-Taking Business in Kenya	The Authority licenses qualifying SACCOs to undertake deposit-taking business pursuant to Section 23 of the SACCO Societies Act, as read with the SACCO Societies (Deposit Taking Business) Regulations, 2010 made thereunder.
Regulate and Supervise SACCO Societies in Kenya	The Authority regulates and supervises the activities of qualifying SACCOs in accordance with Section 5 of the SACCO Societies Act and the Regulations made thereunder, including the Specified Non-Deposit taking SACCO business as prescribed under Section 3 of the SACCO Societies Act as read with the SACCO Societies (Non-Deposit Taking Business) Regulations, 2020.
Hold, manage and apply the General Fund of the Authority in accordance with the Act	The General Fund is the statutory fund created under Section 16 of the SACCO Societies Act and is managed by the Authority in accordance with Section 5(c) of the SACCO Societies Act
Do all such other things as may be lawfully directed by the Cabinet Secretary	The Cabinet Secretary has powers under Section 5(e) of the SACCO Societies Act and other written legislation to issue directions to the Authority to do any lawful thing with respect to supervision and regulation of SACCOs in Kenya
Perform such other functions as are conferred on it by the Act or by any other written law	The Authority performs any other functions that have been assigned to it under the Act or any other written law as provided in Section 5(f) of the SACCO Societies Act.

OUR MISSION

To regulate, supervise and develop the SACCO industry through promotion of prudent practices to protect members' interests, enhance access to financial services and foster financial stability

OUR CORE VALUES

I	Integrity	We act with honesty and promote a culture of trust in the conduct of our business
I	Innovation	We foster learning and creatively adapt to the operating environment
M	Mutual Respect	We value and respect the diversity of our Board, employees, customers, and partners, and strive to create an inclusive environment
P	Professionalism	We strive to abide by the professional codes of ethics in our business including but not limited to those applicable to public service officers and respective professional bodies.
A	Accountability	We render a prompt account of our decisions, actions, and results to our stakeholders
C	Collaboration	We establish and nurture mutually beneficial partnerships with all our stakeholders
T	Transparency	We endeavour to be open and transparent in the conduct of our business and execution of our mandate

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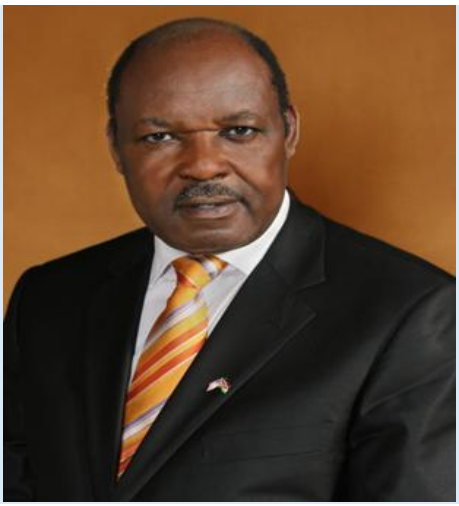
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ABBREVIATIONS AND ACRONYMS

ABBREVIATIONS & ACRONYMS	MEANINGS OF THE ABBREVIATIONS & ACRONYMS
Act	Sacco Societies Act (Cap 490B)
ATMs	Automated Teller Machines
Authority	The SACCO Societies Regulatory Authority
BCBS	Basel Committee on Banking Supervision
BeTA	Bottom-Up Economic Transformation Agenda Framework
CAEL	Capital Adequacy, Asset Quality, Earnings and Liquidity Rating Framework
CAK	Cooperative Alliance of Kenya
CBK	Central Bank of Kenya
CBR	Central Bank Rate
CCD	Commissioner for Co-operative Development
CFIs	Cooperative Financial Institutions
CMA	Capital Markets Authority
CRBs	Credit Reference Bureaus
CSA	Cooperative Societies Act (Cap 490)
CSD	Central Securities Depository
DCPs	Digital Credit Providers
DT-SACCOs	Deposit Taking Sacco Societies
FATF	Financial Action Task Force
FRC	Financial Reporting Centre
FSAP	Financial Sector Assessment Program
FSD	Financial Sector Deepening - Kenya
FSIs	Financial Soundness Indicators
GDP	Gross Domestic Product
ICA	International Co-operative Alliance
ICA ratio	Institutional Capital to Total Assets ratio
ICT	Information and Communication Technology
ICURN	International Credit Union Regulators Network
IFAD	International Fund for Agricultural Development
IFRS	International Financial Reporting Standard
IMF	International Monetary Fund
IRA	Insurance Regulatory Authority
JFSR	Joint Financial Sector Regulators Forum
KNBS	Kenya National Bureau of Statistics
MFBs	Microfinance Banks
MIS	Management Information System
NACOS	National Cooperative Organizations
NBFIs	Non-Banking Financial Institutions
NPLs	Non-Performing Loans
NWDT-SACCOs	Non-Withdrawable Deposit-Taking SACCOs
POCAMLA	Proceeds of Crime and Anti-Money Laundering Act (Cap 59A)
RBA	Retirement Benefits Authority
RBS	Risk-Based Supervision model
Regulations, 2010	Sacco Societies (Deposit-taking Business) Regulations 2010
Regulations, 2020	Sacco Societies (Non-Deposit Taking Business) Regulations 2020
SACCOs	Savings and Credit Cooperative Societies
SASRA	Sacco Societies Regulatory Authority
SSA	Sacco Societies Act (Cap 490B)
UN	United Nations
WBG	World Bank Group
WOCCU	World Council of Credit Unions

MESSAGE FROM THE BOARD OF DIRECTORS



CPA (Hon.) Jack Ranguma

The year 2025 was another significant milestone for Kenya's Regulated SACCO industry which was marked by continued growth, increasing resilience and important policy and regulatory developments that have strengthened the foundation for the industry's long-term sustainability. The Authority is pleased to present the SACCO Supervision Annual Report 2025 as a statutory report which highlights the performance of the regulated SACCOs, key regulatory developments during the year, emerging risks and the strategic initiatives undertaken by the Authority during the year to safeguard the stability and sustainability of the industry.

SACCO Supervision Annual Report is a statutory document prescribed in the SACCO Societies Act.

The Kenya's SACCO movement continues to receive global recognition. According to the latest edition of the World Council of Credit Unions (WOCCU) annual Statistical Report, the Kenyan SACCO system improved its global ranking from fourteenth (14th) in the 2023 edition to thirteenth (13th) worldwide. Kenya also retained its position as Africa's leading SACCO industry across key indicators including assets, loans and deposits ahead of Ethiopia, Ghana, Tanzania, and Cameroon. This achievement reflects the continued strength, resilience, and competitiveness of the Kenyan cooperative movement.

Kenya improves its ranking in the global arena while maintaining its first ranking in the continent

On the domestic front, the Regulated SACCO industry maintained its positive growth trajectory reaffirming its critical role in advancing financial inclusion. In particular, the industry's total assets grew by 12.50% in 2025 to reach to Kshs. 1.21 trillion from Kshs. 1.08 trillion in 2024. Though the industry's contribution to the national nominal GDP remained unchanged at 6.63% in 2025, it was in tandem with growth in nominal GDP, an indication of a sustained stability of the regulated SACCO business. Membership also continued to expand, increasing to 7.87 million in 2025 from 7.39 million in 2024. This steady growth demonstrates the enduring confidence that Kenyans continue to place in Regulated SACCOs as part and parcel of the domestic financial service providers.

Regulated SACCOs continue with their growth trajectory

It is important to note that during the year, the regulated SACCOs exhibited stability in their operations as depicted by key parameters of financial soundness indicators (FSIs) including capital, liquidity, and asset quality. Encouraging is the observation that regulated SACCOs reported significant improvement in the quality of their loan books as compared to previous

The Regulated SACCOs' exhibit stability as per Financial Soundness Indicators (FSIs) which is

year 2024. I am encouraged with the continuing mainstreaming of the financial soundness indicators (FSIs) of Regulated SACCOs into the country's monetary financial statistics as periodically reported to the national and international financial institutions for the assessment of the country's financial sector stability, thereby underscoring the critical role SACCOs play in the national economy.

now mainstreamed into the country's financial sector's stability reports

Beyond the industry's financial performance, the year was characterized by significant policy and regulatory reforms that are expected to strengthen the resilience and competitiveness of the SACCO industry. Most notably, the Government published the *Sacco Societies (Amendment) Bill, No. 32 of 2025*, which was subsequently introduced into the National Assembly. The proposed bill seeks to operationalize the Deposit Guarantee Fund by addressing the existing legal gaps. In addition, the Bill proposes the establishment of a Central Liquidity and Shared Services business hence creating a regulated framework through which primary Regulated SACCOs will access common or shared services and liquidity support. Once implemented, these reforms are expected to enhance depositor protection, improve operational efficiency, enhance service delivery and strengthen the overall stability of the industry. The Authority confirms its readiness in implementing the provisions of this Bill once enacted and has put in place necessary structure to achieve this.

Legal and policy reform witnessed during the year aimed at strengthening the regulatory framework for the SACCO industry

During the year, parliament enacted amendments to the SACCO Societies Act, which gave powers to the Authority to regulate and supervise Regulated SACCOs with regard to their AML/CTF/PF obligations. This has now extended the Authority's supervisory powers of regulating, supervising and enforcing compliance on to the matters relating to anti-money laundering, combating the financing of terrorism and proliferation financing within the regulated SACCOs. I am therefore happy to note that the Authority now monitors the level of compliance of Regulated SACCOs with their reporting obligations through mandatory registration on the FRC's electronic reporting portal *(goAML)*.

Also of great importance is the designation of the Authority as the SACCO sub-sector Cyber Security Operations Centre (SOC) *Computer Misuse and Cybercrimes Act (Cap 79C) by the* National Computer and Cybercrimes Coordination Committee (NC4) which is chaired by the Principal Secretary responsible for Internal Security. The designation is meant to enhance cybersecurity detection and mitigation against cyber threats within the SACCO industry, as well as provide a seamless coordination framework among players for escalation of any emergent or suspected cyber threats to the SACCO industry.

Alongside the above, the *Cabinet Secretary, Ministry of Cooperatives and MSME Development* commissioned a *Committee of Experts (COE)* in *April 2025* to spearhead reforms in the SACCO industry aimed at strengthening governance and operational systems within the SACCO industry. The committee was mandated to review the *Sacco Societies Act* and align it with national government priorities, propose reforms relating to the Deposit Guarantee Fund, the Central Liquidity Facility and Shared services as well as develop pathways for legal harmonization and regulation of all SACCOs. The Authority welcomes this important initiative and looks forward to the implementation of the Committee's recommendations which are expected to further strengthen governance and promote operational efficiency, thereby positioning the SACCO industry for sustainable growth.

The Cabinet Secretary commissioned a Committee of Experts (COE) to spearhead reforms in the SACCO industry.

The Authority also witnessed encouraging progress in the adoption of Amalgamations/Acquisitions/Mergers as a strategic supervisory intervention. During the year 2025, two (2) Regulated SACCOs successfully amalgamated through acquisition following a

Two (2) Regulated SACCOs successfully amalgamated

voluntary resolution by members of *M/S Nufaika SACCO Society Ltd* to join *M/S Fortune SACCO Society.* This demonstrated the growing acceptance of voluntary Amalgamations/Acquisitions/Mergers as a practical tool within the Regulated SACCO industry for supporting struggling SACCOs while ensuring continuity of services to members. The Authority considers this an important milestone in promoting financial stability and protecting members' interests without resorting to the dissolutions where viable alternatives exist.

Non-remitted funds increased to Kshs. 3.92 billion in 2025. County Governments and other Government Agencies owed the bulk of non-remitted funds to Regulated SACCOs

Notwithstanding these positive developments, the Authority remains concerned by the persistent challenge of unremitted member deductions by employers. The concept of deductions and remittances has historically and largely supported employee-based SACCOs and producer-based SACCOs by promoting a disciplined savings culture through direct deductions while facilitating efficient loan repayment as well. However, instances where employers deduct members' contributions from salaries but fail to remit the funds to respective beneficiary SACCOs continue to adversely affect the liquidity and loan performance of the affected SACCOs ultimately undermining their financial stability.

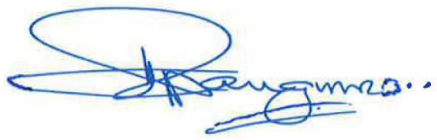
During the year ended 31st December 2025, the total non-remitted funds owed to Regulated SACCOs increased to Kshs. 3.92 billion in 2025 from Kshs. 3.49 billion in 2024. The number of Regulated SACCOs affected by the non-remittances also increased from 85 to 89-Regulated SACCOs. County Government and Assemblies accounted for the largest proportion of unremitted funds at 48.09%, followed by Public Universities and Tertiary colleges and State Corporations accounting for 18.52% and 12.26% respectively. The Authority urges all employers to fulfil their statutory obligations by remitting deducted funds promptly in order to safeguard members' savings and preserve confidence in the entire SACCO industry.

The Authority in collaboration with IFAD launches the SACCO Remittances Toolkit

The year also witnessed an important market innovation milestone with the launch of the *SACCO Remittances Toolkit* in collaboration with the International Fund for Agricultural Development (IFAD). The toolkit provides a practical framework for SACCOs to participate more actively in the growing remittances market space, thereby expanding financial inclusion, diversifying their revenue streams and enhancing competitiveness of the SACCO industry.

Conclusion

From the foregoing, the Authority remains confident in the resilience and long-term prospects of Kenya's regulated SACCO industry. The industry's sustained growth, increasing membership, ongoing policy reforms and expanding opportunities for innovation provide a strong foundation for its sustainable development.



CPA (Hon.) Jack Ranguma
Chairman, Board of Directors

FOREWORD BY THE CHIEF EXECUTIVE OFFICER



CPA (Mr.) David A. Sandagi

The Legal Basis of the SACCO Supervision Annual Report

The SACCO Supervision Annual Report is a statutory publication of the Authority documenting the performance, operations and activities of Regulated SACCOs in Kenya. It is prepared pursuant to the provisions of section 22 of the SACCO Societies Act as read with the Reg. 92 of the Sacco Societies (Non-Deposit Taking Business) Regulations 2020, which require the Authority to prepare and submit to the Cabinet Secretary a report on the performance and operations of Regulated SACCOs in Kenya, to be received within four (4) months after the end of the financial year. Accordingly, the SACCO Supervision Annual Report 2025 presents the performance, operations and activities of the 357-Regulated SACCOs which were in operation in Kenya between 1st January 2025 and 31st December 2025.

There were 357 regulated SACCOs from which 179 were DT SACCOs while 178 were Specified NWDT-SACCOs

At the close of the year 2025, there were 179-DT-SACCOs licensed to undertake deposit-taking SACCO business and 178-NWDT-SACCOs authorized to undertake specified non-withdrawable deposit-taking SACCO business in accordance with the Authority's statutory mandate. The year under review witnessed notable changes in the licensing and authorization landscape with one (1) DT-SACCO namely *M/S Nufaika SACCO Society Ltd* ceasing to undertake licensed deposit-taking SACCO business after its members voluntarily joined the membership of another regulated DT-SACCO namely *M/S Fortune SACCO Society Ltd.* At the same time, one (1) NWDT-SACCO namely *M/S Kumbukumbu SACCO Society Ltd* transitioned to deposit-taking SACCO business while *M/S Setyon SACCO Ltd* was successfully licensed to undertake deposit-taking SACCO business.

Three (3) new SACCOs were Authorized; There were 178-NWDT

Within the NWDT-SACCO segment, *M/S PESA SACCO Society Ltd* failed to apply for renewal of its authorization and consequently ceased undertaking specified non-deposit taking SACCO business. Conversely, three (3) SACCOs namely *M/S ACK Imani Talent SACCO Ltd*, *M/S Kenfam*

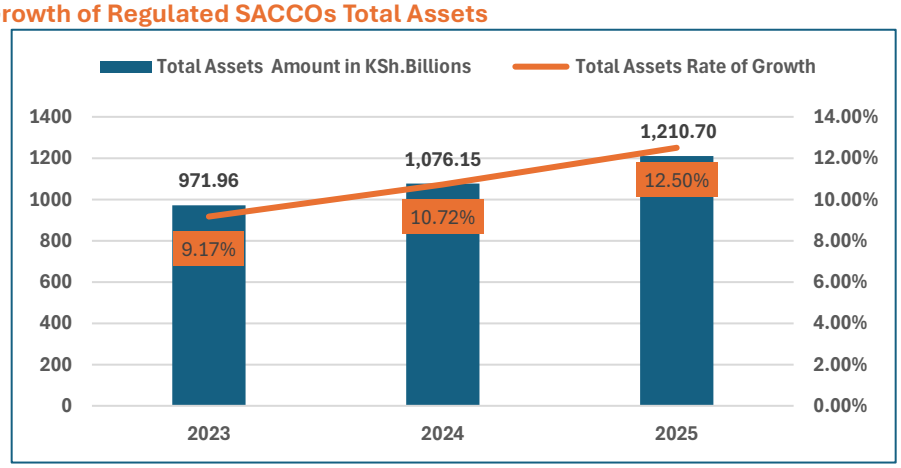
SACCO Society Ltd and *M/S Urban Roads SACCO Society Ltd* were successfully authorized to undertake specified non-deposit-taking SACCO business during the year.

SACCOs in 2025

The financial performance of Regulated SACCOs remained robust with all key performance indicators recording sustained growth. Total assets continued on an upward trajectory and grew to Kshs. 1.21 trillion, building upon the historic milestone achieved in 2024 when the industry first surpassed the trillion mark when it recorded an asset base of Kshs. 1.08 trillion. It is noteworthy that the growth in 2025 was largely driven by DT-SACCOs whose total assets grew to reach the trillion mark at Kshs. 1.07 trillion while the NWDT-SACCOs expanded their asset base to Kshs. 141.36 billion over the same period.

Total Assets of Regulated SACCOs remained above Kshs. 1 trillion threshold expanding by 12.50% to reach Kshs. 1.21 trillion

Rate of Growth of Regulated SACCOs Total Assets

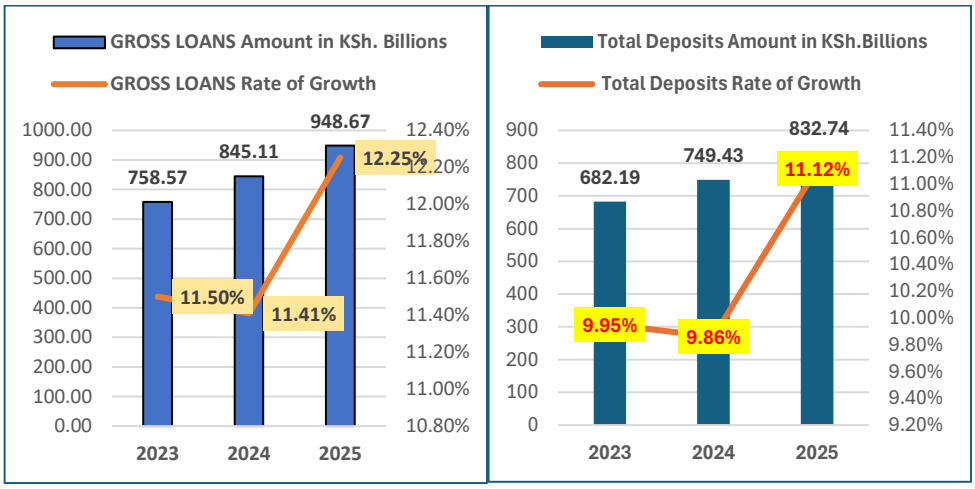


The Authority notes that Tier 1 SACCOs, which comprises SACCOs with assets exceeding Kshs. 5 billion, continue to maintain the largest market share accounting for 77.62% of the total industry's assets in 2025 compared to 77.07% in 2024. Notably, this market share was controlled by only 61-Regulated SACCOs representing 17.09% of the 357-Regulated SACCOs. While this allows for targeted and risk-based supervision, it also underscores the need for regulatory interventions aimed at supporting the medium and small tier SACCOs to promote a balanced and sustainable growth in the industry.

Sixty-one (61) Regulated SACCOs control 77.62% of the total assets

Members' deposits and savings, which remain the primary source of funding member loans, increased to Kshs. 832.74 billion in 2025 from Kshs. 749.43 billion recorded in 2024. Similarly, gross loans and advances grew to Kshs. 948.67 billion in 2025 from Kshs. 845.11 billion in 2024 reflecting consistent demand for SACCO-based credit across the membership and reinforces members' trust and confidence in the SACCO business model. While deposits have continued to grow steadily, a notable gap remains between total deposits and gross loans, with loans exceeding deposits. This gap is primarily financed by retained earnings and institutional reserves with a relatively small proportion funded through external borrowing.

Total Deposits of Regulated SACCOs increased by 11.12% while Gross loans and Advances grew by 12.25%.



The growing member participation and confidence was further evidenced by a significant increase in the total number of deposit accounts held by Regulated SACCOs to 18.95 million in 2025 from 16.05 million in 2024 representing a growth of 18.07%. This growth was nearly double the growth rate of 9.74% recorded in 2024 and reflects the overall increase in membership as well as increase in members'multi accounts which can be certainly be interpreted as a measure of improved public confidence in the Regulated SACCO business model.

The Regulated SACCOs held a total of 18.95 million deposit accounts

The Authority further notes that Regulated SACCOs disbursed loans amounting to Kshs. 596.54 billion in 2025 towards the eight (8) key sectors of the economy. During the year, Land and Housing remained the largest beneficiary receiving Kshs. 157.20 billion, followed by the Education and Agriculture sectors which received Kshs. 124.51 billion and Kshs. 110.74 billion respectively. The Human Health sector received the least funding in loans disbursed during the year amounting to Kshs. 14.65 billion.

Kshs. 596.54 billion disbursed towards eight (8) key economic sectors

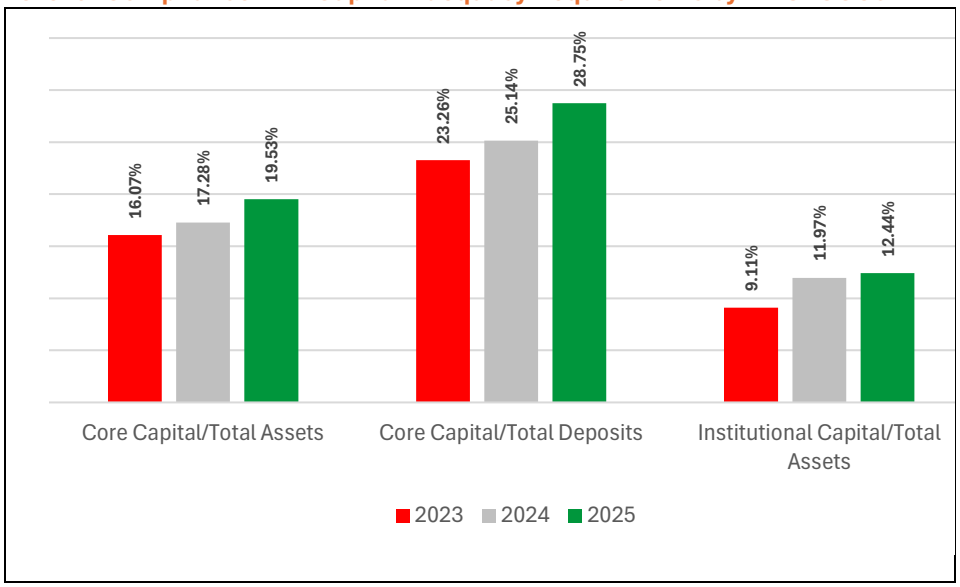
Sectoral Credit Lending by Regulated SACCOs, 31st Dec 2023-31st Dec 2025

	AMOUNT GRANTED KSHS. BILLIONS			PROPORTION TO TOTALS		
ECONOMIC SECTOR	**2023**	**2024**	**2025**	**2023**	**2024**	**2025**
LAND AND HOUSING	124.19	137.12	157.20	26.97%	25.26%	26.35%
EDUCATION	96.33	119.49	124.51	20.92%	22.02%	20.87%
AGRICULTURE	78.09	108.80	110.74	16.96%	20.05%	18.56%
TRADE	58.19	63.14	77.47	12.64%	11.63%	12.99%
CONSUMPTION AND SOCIAL SERVICES	43.36	48.90	54.19	9.42%	9.01%	9.08%
FINANCE, INVESTMENTS, AND INSURANCE	28.79	35.26	32.42	6.25%	6.50%	5.43%
MANUFACTURING AND SERVICING INDUSTRIES	17.07	19.20	25.37	3.71%	3.54%	4.25%
HUMAN HEALTH	14.44	10.85	14.65	3.14%	2.00%	2.46%
TOTAL	**460.47**	**542.75**	**596.54**	**100%**	**100%**	**100%**

DT-SACCOs recorded sustained growth with all capital adequacy requirements

On financial soundness indicators, the industry remained stable with notable improvements in the capital adequacy of Regulated SACCOs. In particular, DT-SACCOs recorded a significant increase in core capital from Kshs. 163.25 billion in 2024 to Kshs. 208.87 billion in 2025 indicating a strengthened capital position. Consequently, the ratio of core capital to total assets increased to 19.53% in 2025 from 17.28% in 2024 while the ratio of core capital to total deposits rose to 28.75% in 2025 from 25.14% in 2024. Further, the institutional capital to total assets ratio recorded a growth to 12.44% in 2025 from 11.97% in 2024 indicating that DT-SACCOs prioritized retention of surpluses over distribution as members' payouts. This was also attributed to the Authority's supervisory interventions including but not limited to restrictions on the payment of dividends on share capital, interests on members' deposits, honoraria to the Board, staff bonuses and other expenditures. These measures were aimed at enhancing the retention of surpluses and strengthening the institutional resilience of Regulated SACCOs.

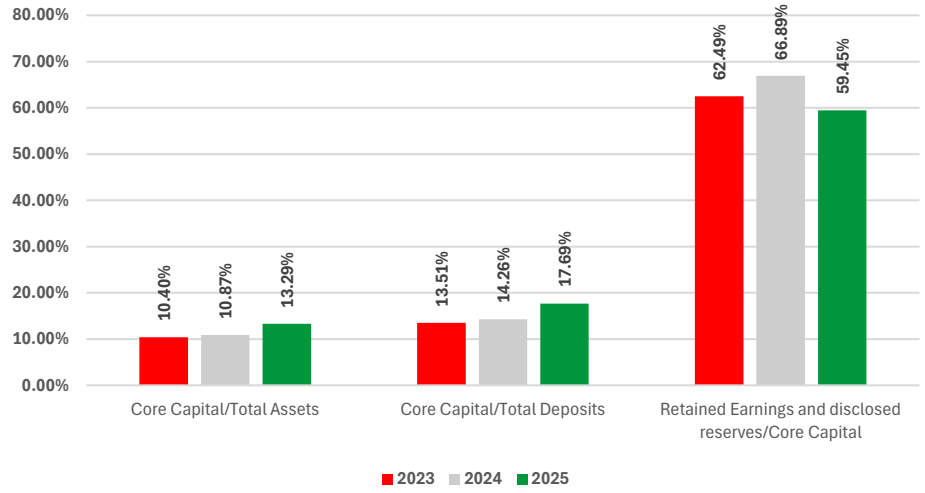
Level of Compliance with Capital Adequacy Requirements by DT-SACCOs



NWDT-SACCO's core capital grew by 31.61% in 2025.

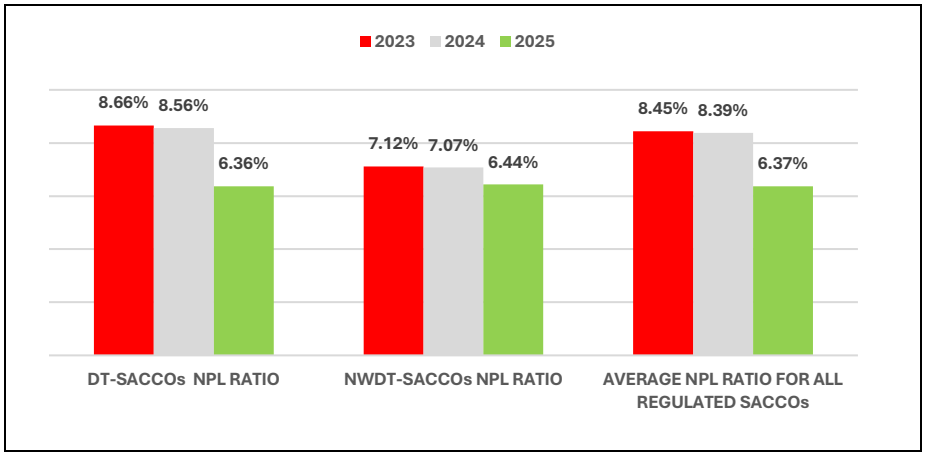
Similarly, the NWDT-SACCOs recorded a notable growth from Kshs. 14.28 billion in 2024 to Kshs. 18.79 billion in 2025. As a result, the ratios of core capital to total assets and core capital to total deposits improved to 13.29% and 17.69% respectively. However, the ratio of retained earnings and disclosed reserves to core capital declined significantly from 66.89% in 2024 to 59.45% in 2025. This decline was mainly attributed to the fact that the core capital of the NWDT-SACCOs grew at a faster rate of 31.61% compared to the retained earnings and disclosed reserves, which increased by 16.96% during the same period.

Level of Compliance with Capital Adequacy Requirements by NWDT-SACCOs



Asset quality also improved significantly across both DT-SACCOs and NWDT-SACCOs' segments. The Non-Performing Loans (NPL) ratio for DT-SACCOs improved from 8.56% in 2024 to 6.36% in 2025 while that of NWDT-SACCOs improved from 7.07% to 6.44% over the same period pointing to stricter loan appraisal and approval processes, enhanced loan recovery efforts by the Regulated SACCOs and improved loan repayment performance among members.

Improved loan performance across both Regulated SACCOs' segments



The earnings of Regulated SACCOs too recorded a steady and consistent growth with total incomes increasing to Kshs. 172.83 billion in 2025, up from Kshs. 153.05 billion in 2024. Interest income from loans remained the dominant source of revenue for the Regulated SACCOs increasing to Kshs. 138.14 billion in 2025 from Kshs. 127.64 billion in 2024 and accounted for 79.93% of the total income. The growth in interest income was driven by the improvement in the quality of the loan book across both DT-SACCOs and NWDT-SACCOs underscoring the importance of loans assets to the profitability of the Regulated SACCOs. It further highlights the need for prudent lending practices and credit risk management frameworks within the Regulated SACCO industry.

Interest income from loans remained the dominant source of revenue for the Regulated SACCOs

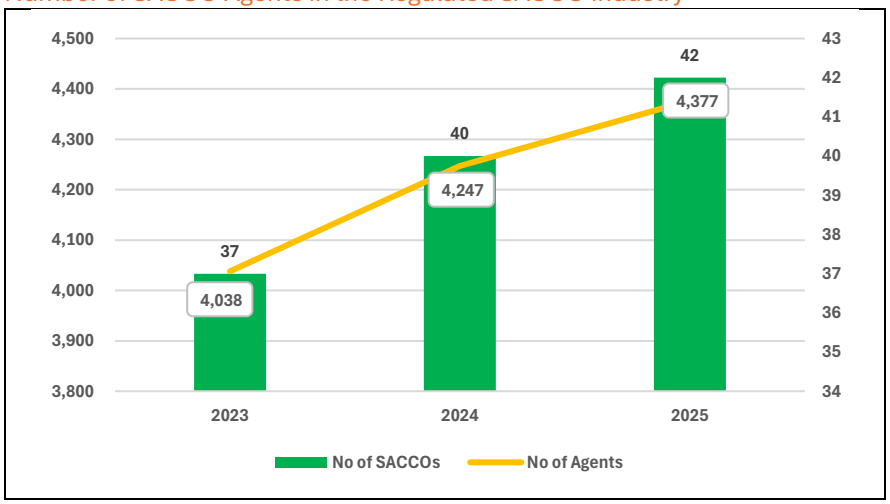
Alongside the strong financial performance, Regulated SACCOs have increasingly adopted alternative financial service delivery channels through SACCO agency, agency banking, USSD

Increased adoption of

alternative service delivery channels

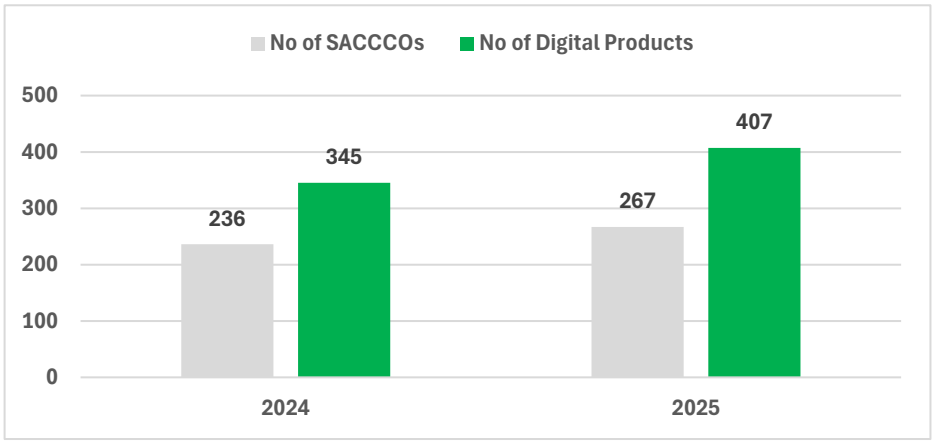
platforms and internet-enabled applications to expand outreach, improve operational efficiency and deepen financial inclusion. In particular, the SACCO Agency has been prominently adopted by Regulated SACCOs and saw an increase in the number of SACCO agents from 4,247 in 2024 to 4,377 in 2025, operated by 40 and 42 Regulated SACCOs respectively.

Number of SACCO Agents in the Regulated SACCO industry



Expansion of digital financial products

Additionally, Regulated SACCOs continued to expand their digital credit offerings despite increasing competition from commercial banks and other digital credit providers licensed by the Central Bank of Kenya. This is demonstrated by an increase in the number of approved digital financial products from 345 in 2024 to 407 in 2025 representing a 17.97% increase. Similarly, the number of SACCOs offering these digital products increased from 236 to 267 during the same period. These developments demonstrate the industry's growing capacity to leverage technology to enhance accessibility, convenience and competitiveness while preserving the cooperative values that underpin the SACCO movement.



As the industry continues to evolve, the Authority remains committed to fostering stable, innovative and resilient SACCOs that safeguard members' interests, supports financial inclusion and contributes meaningfully to Kenya's socio-economic development.

Sincere appreciation to stakeholders in this journey

In conclusion, the Authority wishes to appreciate the entire members of the regulated SACCOs for their confidence and loyalty to their respective SACCOs. It is their patronage and contribution that has enabled achievement of the above favourable statistics. It should be noted that active members are always the first line of defence in ensuring integrity and efficiency in the service delivery.

The Authority extends its gratitude to the Cabinet Secretary, Ministry of Cooperative & Micro, Small & Medium Enterprises (MSMEs) Development and the Principal Secretary for State Department for Co-operatives for the continued provision of leadership and policy guidance aimed at the realization of the Authority's legal mandate. Their commitment to reform the sector has been witnessed in several policy initiatives some of which are documented in this report.

The Authority also wishes to sincerely thank the members of the Board of Directors in setting the vision and mission for achieving the Authority's statutory mandate, as well as continued provision of resources and general oversight in the execution of the Authority's mandate. Special recognition also goes to Management and Staff of the Authority whose support has been fundamental in realizing the Authority's set goals. The unwavering support and cooperation received during the year 2025 from the leadership of the Regulated SACCOs, as well as the entire co-operative movement also deserves a mention, even as the Authority looks forward to a fruitful year 2026.



CPA (Mr.) David A. Sandagi
Chief Executive Officer

CHAPTER I

GLOBAL PERSPECTIVES OF COOPERATIVES

1.0. THE COOPERATIVE BUSINESS MODEL

1.1. International Statement of the Cooperative Identity

The International Cooperative Alliance (ICA) is the worldwide apex body representing cooperatives as well as providing a global voice and forum for knowledge, expertise, and co-ordinated action for and about cooperatives. The ICA was founded in 1895 and is the custodian of the Statement on the Cooperative Identity which includes the definition of cooperatives, the cooperative ethical values and beliefs, and the seven (7) operational cooperative principles. The statement is the common denominator for the operational standards and activities of cooperatives in all sectors of the economy and regions of the world.

The universal definition of a cooperative as adopted by the ICA in the Statement on the Cooperative Identity is that a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Unlike other corporate legal entities or unincorporated bodies, cooperatives are not for profit but are for service; they are people-centred enterprises owned and run by, and for the benefit of the members thereof in a democratic and equal way, based on the '*one-member, one-vote rule'*. The Authority continues to place values the significance of the Statement of Cooperative Identity and thus ensures that Regulated SACCOs as cooperative enterprises practice and observe the statement.

1.2. The Cooperative Values, Ethical Beliefs and Principles

The cooperative values as encapsuled in the Statement of Cooperative Identity are self-help, self-responsibility, democracy, equality, equity, and solidarity, while the ethical beliefs are honesty, openness, social responsibility and caring for others, all of which embodies the traditional values and beliefs of the founders of cooperatives. These are summarised in **Figure 1** and **Figure 2**.

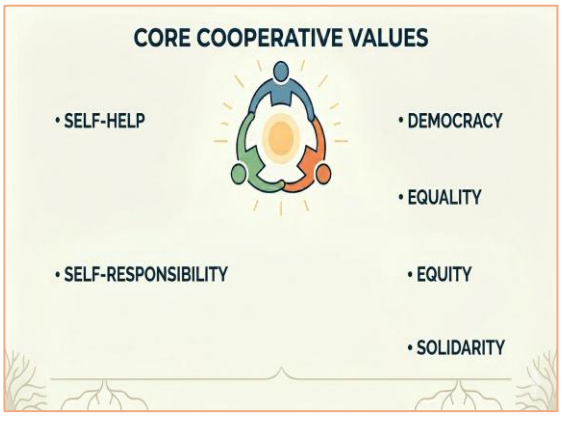


Figure 1: The Core Cooperative Values



Figure 2: The Cooperative Ethical Beliefs

On the other hand, the seven (7) Cooperative Principles adopted and applied by the ICA and thus applies uniformly to all Cooperative enterprises are voluntary and open membership; democratic member control; economic participation by members; autonomy and independence; education, training, and information; cooperation among cooperatives, and concern for the community in general. The ICA has developed and issued Guidance Notes to the Cooperative Principles providing for their practical application in contemporary times of the 21st Century, a summary of which is provided in **Figure 3**.



Figure 3: Summary of the Cooperative Principles and their Application to Cooperative Enterprises

In the Kenyan context, these principles have been incorporated in *section 4 of the Cooperative Societies Act* which mandatorily requires all Cooperatives to incorporate them in their respective By-Laws, and Regulated SACCOs are not an exception to this statutory requirement. The ICA opines that the statement of cooperative identity comprising the values and ethical beliefs are immutable, but the cooperatives principles can and have been reviewed and reformulated. The statement is also the central hallmark towards legislative and regulatory recognition of the cooperative business model's unique character. To further deepen the integration of the cooperative values, ethical beliefs and principles, the Authority has in its *Guidance Note on Corporate Governance for Regulated SACCOs (SASRA/GG/2/2023) in 2023* specifically required all Regulated SACCOs to ensure that their individual By-Laws are amended to incorporate the same, and any Regulated SACCO whose By-Laws are not in conformity shall be required to amend the same accordingly.

During the reporting period, the Authority ensured that the Regulated SACCOs observed the cooperative principles through engaging in activities that promote the cooperatives principles. In particular, Regulated SACCOs continued to hold member education and awareness programs, held their Annual General/Delegates Meetings (AGM)

within their prescribed timelines, participation in community-based programs through their Corporate Social Responsibility platforms.

1.3. The World Statistical Report on Credit Unions (SACCOs)

Savings and Credit Cooperatives (SACCOs) are member-owned organizations that provide financial services, primarily savings and loans to its members. Whereas they are known as SACCOs in Kenya, they are commonly called Credit Unions in North America and Cooperative Banks in parts of Europe and Latin America. The World Council of Credit Unions (WOCCU) is the international association of Credit Unions (SACCOs) across the globe, and represents national and regional Credit Union associations, drawn from member countries, including Kenya.

The World Council of Credit Unions' annual Statistical Report provides financial data for credit unions and financial cooperatives around the world. The latest 2024 edition ranks the Kenyan SACCO system thirteenth (13th) worldwide (and first in Africa) as summarized in **Table 1** which is an improvement from the fourteenth (14^{th}) worldwide position reported in the 2023 edition.

Table 1: Global Country Performance of Credit Unions (SACCOs), 2024

	COUNTRY	ASSETS (BILLIONS USD)	LOANS (BILLIONS USD)	SAVINGS & SHARES (BILLIONS USD)	TOTAL MEMBERS	NO. OF CREDIT UNIONS	MEMBERSHIP PER CREDIT UNION
1	United States	2330.40	1663.55	1979.16	143,662,741	4549	31,581
2	Canada	487.32	426.60	423.96	11,321,984	388	29,180
3	India	229.20	106.34	142.41	94,312,457	1857	50,788
4	Japan	177.65	91.20	154.30	3,914,216	143	27,372
5	Brazil	129.96	73.51	83.22	21,343,774	753	28,345
6	Australia	109.76	86.64	92.49	5,394,456	56	96,330
7	South Korea	103.35	72.27	98.29	6,698,705	866	7,735
8	Thailand	91.45	71.31	43.37	3,796,706	1970	1,927
9	Ecuador	28.31	19.57	23.04	6,068,627	398	15,248
10	Ireland	25.37	8.50	21.23	4,250,000	305	13,934
11	Mexico	13.75	7.57	10.87	9,440,381	155	60,906
12	Philippines	9.11	5.83	6.05	10,102,369	1762	5,733
13	Kenya	8.34	6.55	5.81	7,385,423	355	20,804
14	Costa Rica	7.17	4.56	4.41	701,621	52	13,493
15	El Salvador	5.57	4.38	3.54	610,000	344	1,773

Source: WOCCU Statistical Report, 2024.

Table 2 provides the statistical report on the performance of SACCOs (Credit Unions) in Africa with Kenya being the trailblazer in terms of all the metrics of assets, loans and savings deposit size followed by Ethiopia, Ghana, Tanzania, and Cameroon in that order as the largest SACCO industries in the continent. However, Ethiopia topples Kenya from the lead position by virtue of having the largest total membership and number of credit Unions in Africa.

Table 2: Africa Continental Country Performance of Credit Unions (SACCOs), 2024

	COUNTRY	ASSETS (BILLIONS USD)	LOANS (BILLIONS USD)	SAVINGS & SHARES (BILLIONS USD)	TOTAL MEMBERS	NO. OF CREDIT UNIONS	MEMBERSHIP PER CREDIT UNION
1	Kenya	8.34	6.55	5.81	7,385,423	355	20,804
2	Ethiopia	1.21	0.35	0.85	7,716,348	22,850	338
3	Ghana	0.58	0.34	0.46	2,234,736	495	4,515
4	Tanzania	0.53	0.43	0.39	1,824,329	968	1,885
5	Cameroon	0.51	0.30	0.37	602,355	200	3,012
6	Botswana	0.21	0.14	0.14	68,457	92	744
7	Eswatini	0.16	0.12	0.12	278,430	64	4,350
8	Malawi	0.06	0.05	0.04	251,447	39	6,447
9	Seychelles	0.05	0.03	0.03	20,537	1	20,537
10	Gambia	0.05	0.04	0.04	115,485	51	2,264

Source: WOCCU Statistical Report, 2024.

*The Kenyan Statistical data have been adjusted to the verified data from the Authority's Annual SACCO Supervision Report, 2024. The statistics therefore excludes any unverified data for SACCOs which do not fall under the Authority's supervisory framework.

2.0. THE NATIONAL COOPERATIVE ARCHITECTURE

2.1. The Organization of Cooperatives in Kenya

The Cooperative sector in Kenya is organised under the traditional vertical hierarchy of cooperatives consisting of primary cooperatives at the bottom of the vertex; followed by secondary cooperatives and tertiary cooperatives in the middle of the vertex; with the Apex Cooperative enterprise at the peak of the vertex. The vertical organization of cooperatives was and is meant to implement the cooperative principle of cooperation among cooperatives in order to enable them realize the benefits of economies of scale by operating together. This vertical organization is recognized under the provisions of the Cooperative Societies Act, albeit with some deficiencies.

In the Kenyan case, the Apex Cooperative is the Cooperative Alliance of Kenya (CAK) and brings together all the cooperative enterprises and organizations at the national level. It also promotes cooperative development and represents the interests of cooperative societies locally and internationally. Figure 4 presents a pictorial summary of the vertical organisation of cooperatives in Kenya with primary cooperatives consisting of individual natural person membership being at the bottom of the vertex.

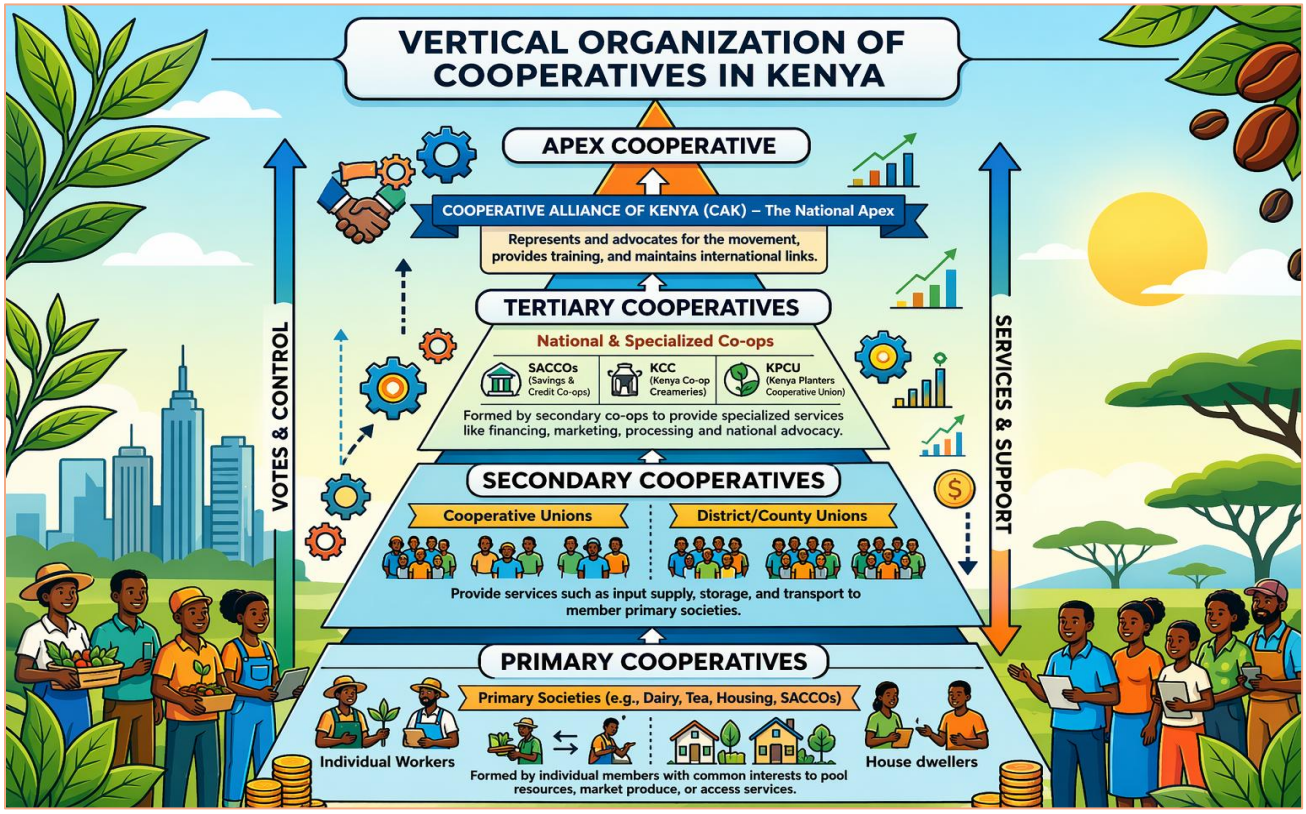
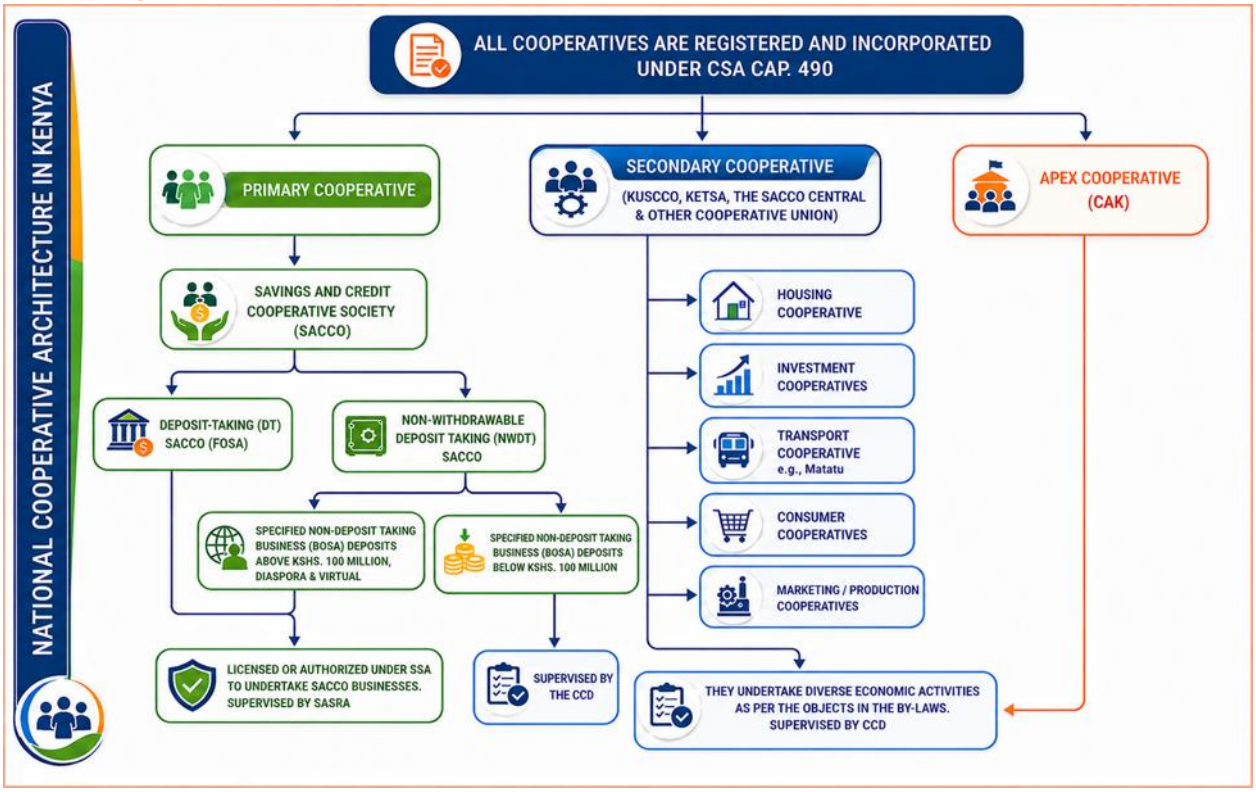


Figure 4: Vertical Classification of Cooperatives in Kenya

2.2. The Typology of Cooperatives in Kenya

Chart 1 provides a pictorial outlook of the typologies of cooperatives in Kenya, and which have developed over the years largely by cooperative tradition and practice, and not through any legislative fiat. As shown in the chart all Cooperatives in Kenya are registered and incorporated as legal entities pursuant to the provisions of the *Cooperative Societies Act, Cap 490* which has been in force since 1997, albeit with occasional amendments. The most common type of cooperative enterprises in Kenya are the Savings and Credit Cooperatives (SACCOs) which in other jurisdictions are also known as Credit Unions or Cooperative Banks or Cooperative Financial Institutions.

Chart 1: Typologies of Primary Cooperatives in Kenya.



As cooperative enterprise, SACCOs are registered and incorporated under the provisions of the *Cooperative Societies Act*, with the object of mobilizing savings and deposits from their members and intermediating the same as loans and credit advances through lending. This is the key distinction between SACCOs and other types of cooperative enterprises such housing, investment, transport, consumer, marketing, and production cooperatives, which do not engage in any financial intermediation. It is for this reason that SACCOs collect deposits from their membership with the intention of lending the same. The business of SACCOs is for all intents and purposes the same as that of commercial banking institutions, with the exception that SACCOs transact business exclusively with their members, while commercial banking institutions transact business with the customers who are the general public.

In addition to the general provisions of the *Cooperative Societies Act* pursuant to which they are incorporated, SACCOs are additionally required to be prudentially regulated in accordance with the provisions of the *Sacco Societies Act* and the Regulations made thereunder in consideration of the

risks their nature of business portends. In this respect, the Sacco Societies Act and Regulations made thereunder recognises two (2) sub-typologies of SACCOs namely the deposit taking SACCOs (DT-SACCOs) and the non-withdrawable deposit taking SACCOs (NWDT-SACCOs).

The DT-SACCOs segment are regulated pursuant to the Sacco Societies Act as read with the Regulations 2010 made thereunder; while the NWDT-SACCOs are regulated and supervised pursuant to the Sacco Societies Act as read with the Regulations 2020 made thereunder (with the exclusion of those NWDT-SACCOs whose deposits are below Kshs. 100 million, but are oversighted under the Cooperative Societies Act like all other typologies of Cooperative enterprises.

Table 3 provides the distribution of all registered cooperative enterprises in Kenya for the period ended December 2025 as reported by the *Ministry of Cooperatives and Micro, Small and Medium Enterprises* and published in the *National Economic Survey, 2026* by the *Kenya National Bureau of Statistics (KNBS)*. The Economic Survey Report 2026 indicates that the total number of cooperative societies in Kenya increased marginally by 3.31% from 30,726 in 2024 to 31,743 in 2025. With reference to SACCOs, the data shows that the number of SACCOs registered between 2024 and 2025 largely remained static at 14,484 in 2024 and 14,882 in 2025 which is attributed to the moratorium imposed by the Commissioner for Cooperative Development in April 2025 pending reforms in the SACCO Industry.

The agricultural cooperative societies grew from 9,210 in 2024 to 9,640 in 2025 with traditional sectors like coffee, fisheries and dairy showing a strong growth. In addition, there were 286 fisheries cooperative societies in 2024 which grew to 335 in 2025, an increase of 17.13%. This points to a major blue economy boom driven by new aquaculture technologies, commercial fish farming or targeted regional development. It is also observable that other agricultural cooperative societies grew aggressively from 3,787 in 2024 to 4,041 in 2025 which implies a massive wave of diversification where farmers are moving into non-traditional niches such as horticulture, organic farming, and bee keeping rather than sticking to the old cash crops.

The 14,882 SACCOs in 2025 includes the 357-Regulated SACCOs duly licensed and/or authorised by the Authority whose performance activities and operations are discussed in Chapter II of this report. As already pointed out, the remaining SACCOs which are not under the prudential supervision of the Authority are those categorised as NWDT-SACCOs with deposits below Kshs. 100 million. These are oversighted pursuant to the *Cooperative Societies Act* by the office of the Commissioner for Cooperative Development and respective County Government where they are domiciled.

Table 3: Number of Registered Cooperatives Societies and Unions, 2021- 2025

	2021	2022	2023	2024	2025
AGRICULTURAL SOCIEITES					
COFFEE	673	688	718	767	808
SUGAR-CANE	217	223	231	238	246
PYRETHRUM	152	153	154	158	160
COTTON	66	67	70	80	84
DAIRY	670	689	770	862	910
MULTIPUPOSE	2,854	2,854	2,893	2,906	2,930
FARM PURCHASE	126	126	126	126	126
FISHERIES	121	123	218	286	335
OTHER AGRICULTURAL SOCIETIES	2,850	2,975	3,280	3,787	4,041

Table 3: Number of Registered Cooperatives Societies and Unions, 2021- 2025

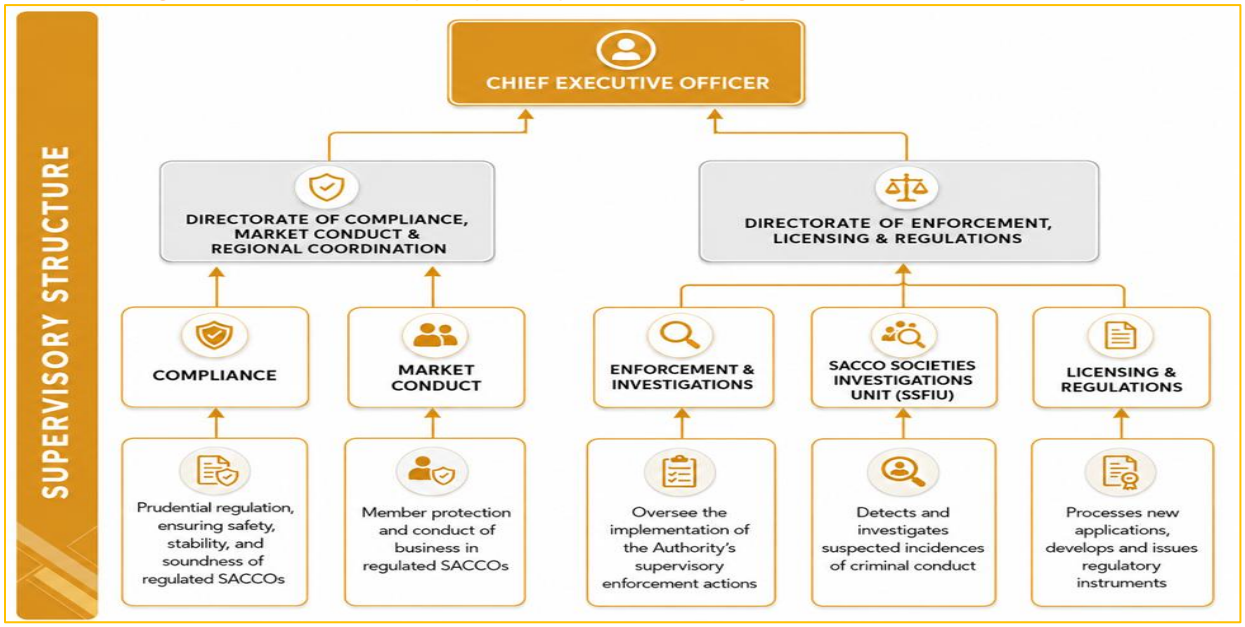
	2021	2022	2023	2024	2025
SUB TOTAL	**7,729**	**7,898**	**8,460**	**9,210**	**9,640**
NON-AGRICUTURAL SOCIETIES					
SAVINGS AND CREDIT COOPERATIVES (SACCOs)	11,798	12,291	13,511	14,484	14,882
OTHER NON-AGRICULTURAL COOPERATIVES	6,355	6,358	6,604	7,032	7,221
SUB TOTAL	**18,153**	**18,649**	**20,115**	**21,516**	**22,103**
TOTAL	**25,882**	**26,547**	**28,575**	**30,726**	**31,743**
UNIONS (AGRICUTURAL)	102	104	104	106	110

Source: Kenya National Bureau of Statistics (KNBS), Economic Survey 2026

2.3. The Authority's Supervisory Structure

The Authority is a statutory government agency established under the provisions of the *Sacco Societies Act* to implement the provisions of the said Act as read with the Regulations made thereunder namely, the Regulations 2010 which applies to DT-SACCOs and the Regulations 2020 which applies to the NWDT-SACCOs. In particular, the Authority is responsible for the licensing of SACCO Societies to undertake deposit-taking business, and to thereafter regulate and supervise such SACCO Societies in accordance with the Act, the Regulations made thereunder and any other written law. The realm of supervision and regulation of SACCOs under the said Act, the Regulations made thereunder, and other written law encompasses prudential supervision and market conduct supervision of the Regulated SACCOs. To achieve its supervisory and regulatory mandate and ensure efficiency in delivery of its services, the Authority technical departments was structured into functional departments as summarised in **Chart 2** during the period under review.

Chart 2: The Organization of the Authority's Supervisory Structure for Regulated SACCOs



3.0. THE REGULATED SACCOs AND THE NATIONAL FINANCIAL SERVICES SECTOR

3.1. The Regulated SACCOs in the Context of the National Financial Services Sector

The Kenya national financial services sector consists of the financial services providers on one hand and the public agencies responsible for policy, supervision and regulations of the financial services providers on the other hand. The main financial services providers can be categorised as deposit-taking financial institutions; non-deposit-taking financial institutions; the financial markets infrastructures providers and the informal financial services providers.

The Regulated SACCO industry composed of DT-SACCOs (other depository corporations) and NWDT-SACCOs (other financial corporations) since they take deposits which they thereafter intermediate as loans and other credit advances to their members. Other deposit taking financial institutions in Kenya are the commercial banks and the micro-finance banking institutions all regulated by the Central Bank of Kenya. **Table 4** provides a comparative view of the financial performance of the Regulated SACCOs against other players within the deposit-taking financial institutions' segment. The comparative performance analysis shows that the commercial banks control the highest proportion of the segment's financial indicators of total assets; gross loans and advances, deposits mobilised and number of branch networks.

Table 4: Comparative Performance of Regulated SACCOs with other Deposit-Taking Financial Institutions

INDICATOR	DT-SACCOs			NWDT-SACCOs			COMMERCIAL BANKS			MICROFINANCE BANKS		
	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Total Assets (Kshs. Billion)	832.89	944.86	1,069.34	139.06	131.29	141.36	7,690.70	7,567.96	8,624.50	64.20	57.89	55.32
Gross Loans & Advance (Kshs. Billion)	652.27	744.36	840.99	106.30	100.75	107.68	4,183.50	4,070.18	4,409.90	42.90	35.34	32.41
Net Loans & Advances (Kshs. Billions)	603.15	692.05	783.72	103.06	97.37	103.95	3,801.72	3,641.39		37.47	31.18	
NPL Ratio (%)	8.66%	8.56%	6.36%	7.12%	7.07%	6.44%	15.58%	17.10%	15.56%	27.97%	33.60%	34.00%
Customer Deposits (Kshs. Billion)	575.19	649.32	726.50	107.00	100.11	106.24	5,595.75	5,480.81	6,393.50	43.86	42.99	44.99
No. of Institutions	174	177	179	183	178	178	39	39	38	14	14	14
No. of Branches	619	645	663	7	7	8	1,511	1,573	1,573	115	107	107

The Regulated SACCO industry on the other hand had the highest number of deposit-taking financial institutions with 357-Regulated SACCOs consisting of 179-DT-SACCOs and 178-NWDT-SACCOs, compared to 38 Commercial Banks and 14 Microfinance Banks in 2025. Taking cognizance of the spread of Regulated SACCOs and their branch networks within all but three (3) Counties. There is no doubt that Regulated SACCOs shall continue playing a critical role in attaining the financial inclusion agenda in the country through deepening financial services accessibility to the local communities, despite their relatively small proportion of the deposit-taking industry's total assets, gross loans and deposits when compared to the commercial banks. It is also noteworthy that the Regulated SACCO industry's total assets, loans and advances, and deposits mobilised were much more than those of the Microfinance Banks, while at the same time the Regulated SACCO's NPL ratio stood at the lowest level of 6.36 % for DT-SACCOs and 6.44 % for NWDT-SACCOs, compared to the NPL ratio for commercial banks which stood at 15.56 % in 2025 and the NPL ratio for Microfinance Banks which stood at 34.00% during the same period.

Table 5 provides the comparative analysis of market share of Regulated SACCOs total assets to the national nominal Gross Domestic Product (GDP) in

relation to the total assets of the other key financial services sectors namely the commercial banks, the microfinance banks, the insurance and the pensions industry. The comparative analysis shows that the commercial banks still had the highest proportion of total assets to GDP at 47.24% in 2025, with the pensions industry coming second with a total assets proportion to GDP of 15.39%. The Regulated SACCO industry total assets proportion to the national GDP was 6.63% in 2025, which remained the same as 2024 despite the growth in total assets.

Table 5: Share of Regulated SACCO Industry's Total Assets to Nominal Gross Domestic Product (GDP), 2025

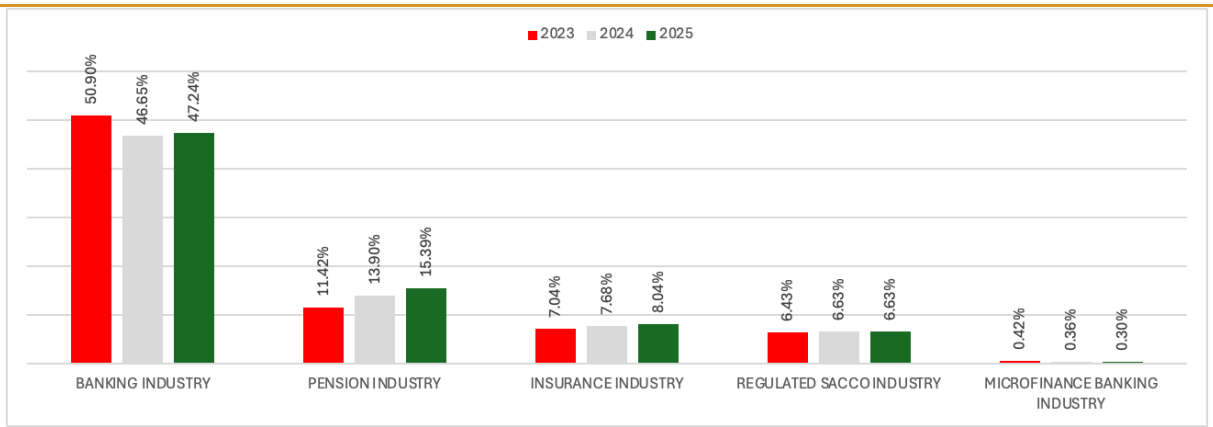
YEAR	2022		2023		2024		2025	
Nominal GDP (Billions)	*13,368.3*		*15,108.8*		*16,224.0*		*18,257.6*	
Industry/Indicator	Total Assets (Kshs. B)	Share of GDP (%)	Total Assets (Kshs. B)	Share of GDP (%)	Total Assets (Kshs. B)	Share of GDP (%)	Total Assets (Kshs. B)	Share of GDP (%)
Banks (excluding MFBs)	6,589.82	49.29%	7,690.70	50.90%	7,567.96	46.65%	8,624.50**	47.24%
Pensions	1,576.22	11.79%	1,725.44	11.42%	2,255.30	13.90%	2,810.64	15.39%
Insurance	943.73	7.06%	1,063.78	7.04%	1,246.20	7.68%	1,467.08	8.04%
Regulated SACCOs	890.30	6.66%	971.95	6.43%	1,076.15	6.63%	1,210.70	6.63%
Microfinance Banks	70.43	0.53%	64.20	0.42%	57.89	0.36%	55.32**	0.30%
TOTALS	**10,070.50**		**11,516.07**		**12,203.50**		**14,168.24**	

Source: SASRA Database.

****The data from commercial and microfinance banks are from Monetary and Financial Statistics Reports while the data from the Pensions and Insurance industries obtained from the RBA and IRA respectively.**

Chart 6 depicts the trends in the total assets proportions of the financial services industry to the national GDP and shows that the Regulated SACCOs total assets to the GDP has been oscillating between 6.66% in 2022 and 6.63% in 2025 and thus demonstrating relative steady growth over the same period. The commercial banks on the other hand have had the greatest changes in their total assets to GDP moving from a proportion of 49.29% in 2022, to a proportion of 50.90% in 2023 and then down to a proportion of 46.65% in 2024 before rising again to 47.24% in 2025.

Chart 3: Comparative Trend Analysis of Regulated SACCOs Total Assets to National GDP



Source: SASRA Database.

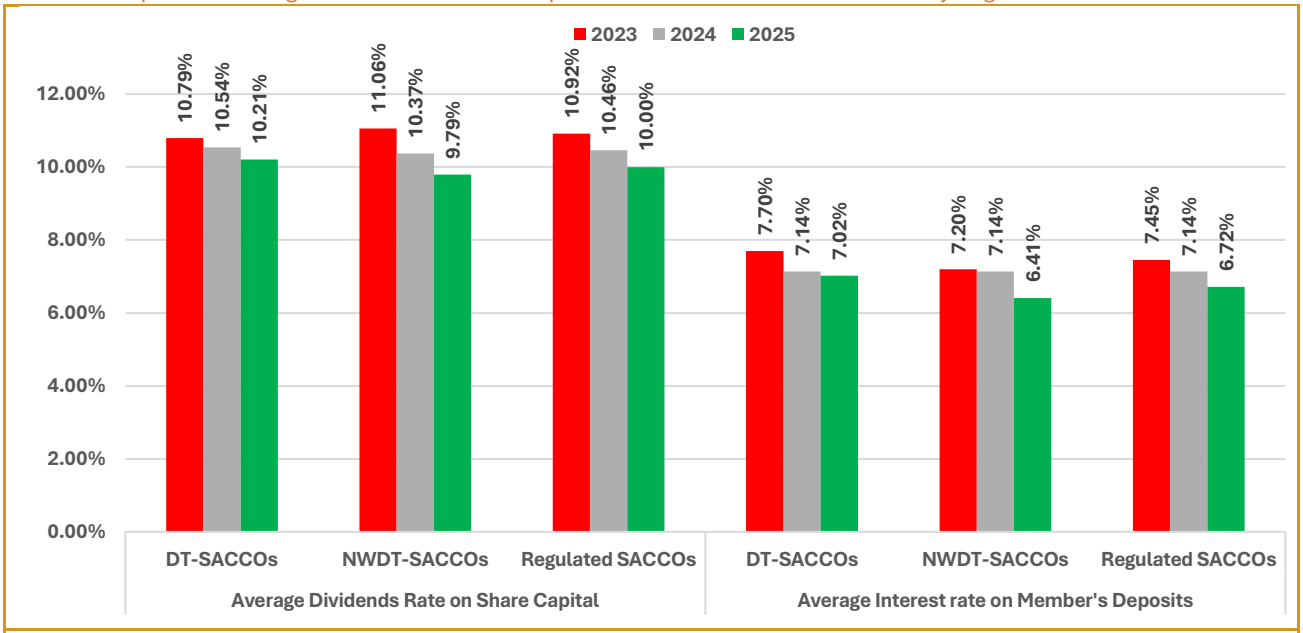
The GDP data obtained from the KNBS, while other data obtained from CBK, RBA and IRA.

3.2. Comparative Performance of Regulated SACCOs against Interest Rates

Regulated SACCOs being first and foremost Cooperative enterprises are service oriented entities and thus should not be for profit. Consequently, whenever surpluses are realized, and subject to making the statutory retention and provisions from such surpluses and meeting the prescribed capital adequacy requirements, Regulated SACCOs normally pay out of their surpluses; interest on the members' deposits held and dividends on the members' share capital. **Chart 4** provides the comparative average interest rates paid by Regulated SACCOs on the members' deposits and the average dividends paid on the members' share capital.

The analysis shows a steady decline in the average dividend rates paid by Regulated SACCOs on members' share capital. For instance, the average dividend rate declined to 10.00% in 2025 from 10.46% in 2024. Similarly, the average interest rate paid on members' deposits decreased to 6.72% in 2025 from 7.14% in 2024. The decline in this average pay out rates shows that Regulated SACCOs are increasingly retaining a large proportion of their surpluses to build their capital bases to not only to enhance institutional resilience for long-term sustainability and stability but also to cushion against any unexpected eventuality.

Chart 4: Comparative Average Rates of Interest on Deposits and Dividends on Shares Paid by Regulated SACCOs



Source: SASRA Database

Similar trends are observable across both DT-SACCOs and NWDT-SACCOs. In particular, the DT-SACCOs recorded a decline in the average dividend rate on share capital to 10.21% in 2025 from 10.54% in 2024, while the NWDT-SACCOs recorded a decline to 9.76% in 2025 from 10.37% in 2024. Despite the decline, DT-SACCOs continued to record higher average dividend rates compared to NWDT-SACCOs.

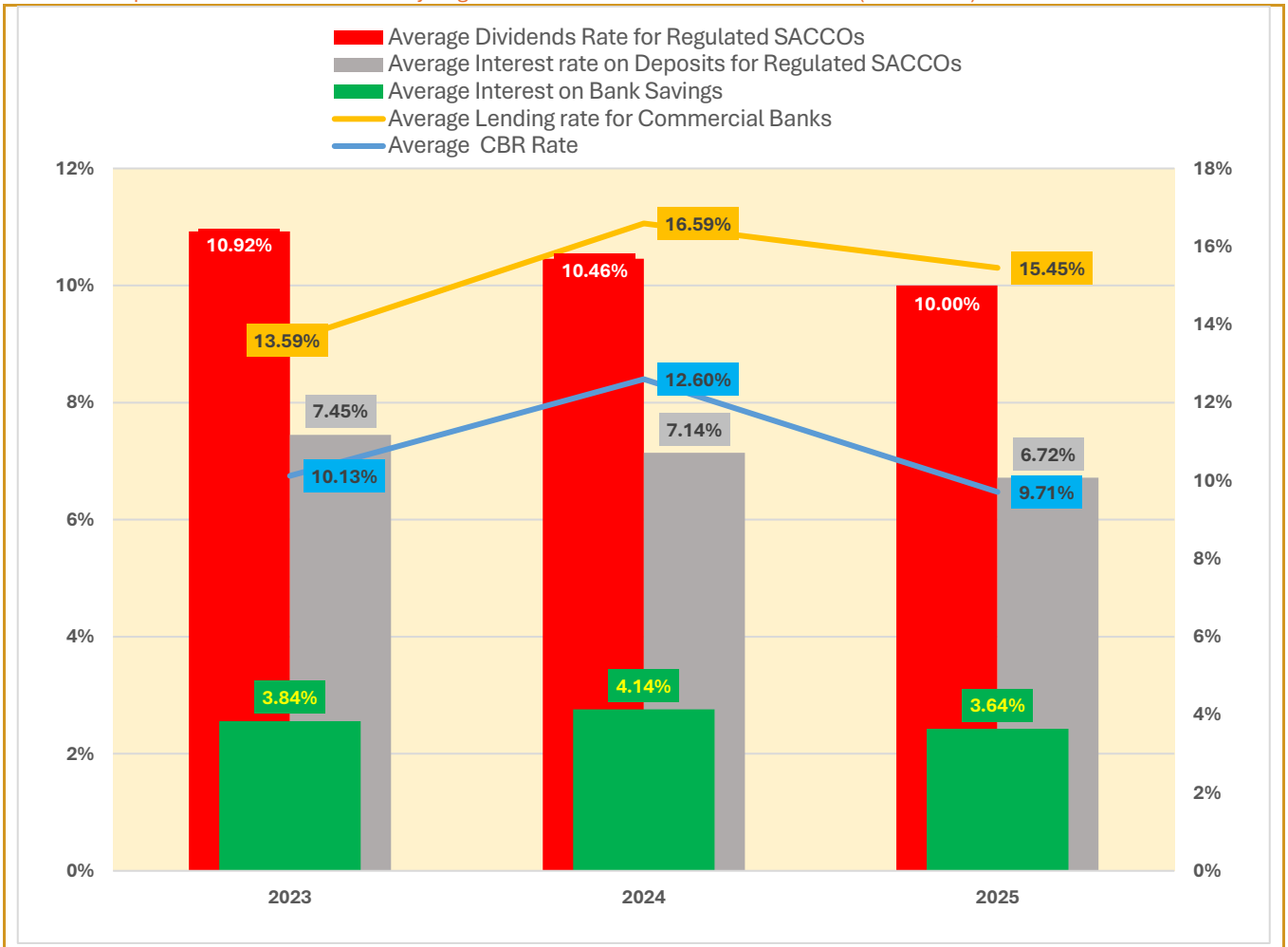
In terms of interest paid on members' deposits, DT-SACCOs recorded a decline from an average rate of 7.14% in 2024 to 7.02% in 2025. Similarly, NWDT-SACCOs recorded a sharper decline, with the average interest rate on deposits falling to 6.41% in 2025 from 7.14% in 2024. Nonetheless, DT-SACCOs continued to offer higher average interest rates on members' deposits compared to their NWDT-SACCOs counterparts.

The DT-SACCOs ability to maintain comparatively higher returns may be attributed to their relatively stronger financial performance, larger asset base and higher levels of operational efficiency. In addition, DT-SACCOs generally have more diversified

income streams and higher volumes of deposits arising from FOSA business which enhance their capacity to generate surpluses and sustain higher returns to members while still maintaining adequate capital and liquidity buffers, as will be observed later in this report. This is contrary to NWDTs which only rely on one stream of business of lending.

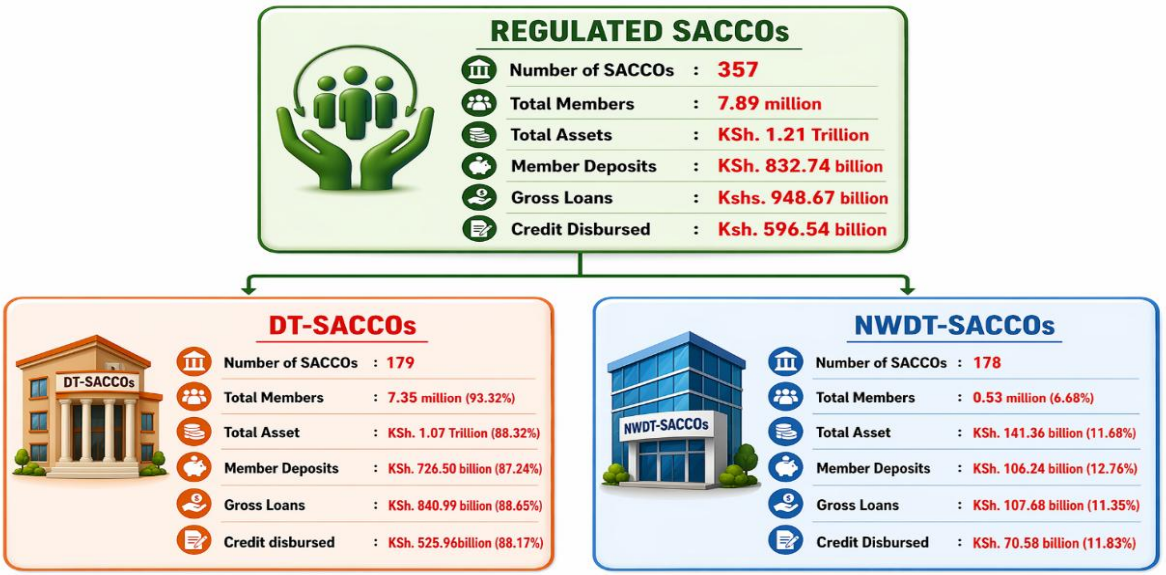
Chart 5 on the other hand provides a comparative view of the dividends and interest on deposits paid out by Regulated SACCOs to their membership in comparison to the Central Bank Rate (CBR); average lending rates by commercial banks and the average interest rate paid on customers' savings (deposits) by commercial banking institutions. The comparative analysis shows that on average, the payments by Regulated SACCOs as dividends on members share capital and interests on members' deposits were above the rate of interests paid by commercial banks on their customers' deposits with a difference of about 6.36% in respect of dividends and 3.08% in respect of the interests on members' (customers) deposits; thereby underscoring the competitive advantages of patronising financial services offered by Regulated SACCOs. It was also observable that the average interest rates declared by the Regulated SACCOs was lower than that of the CBR rate.

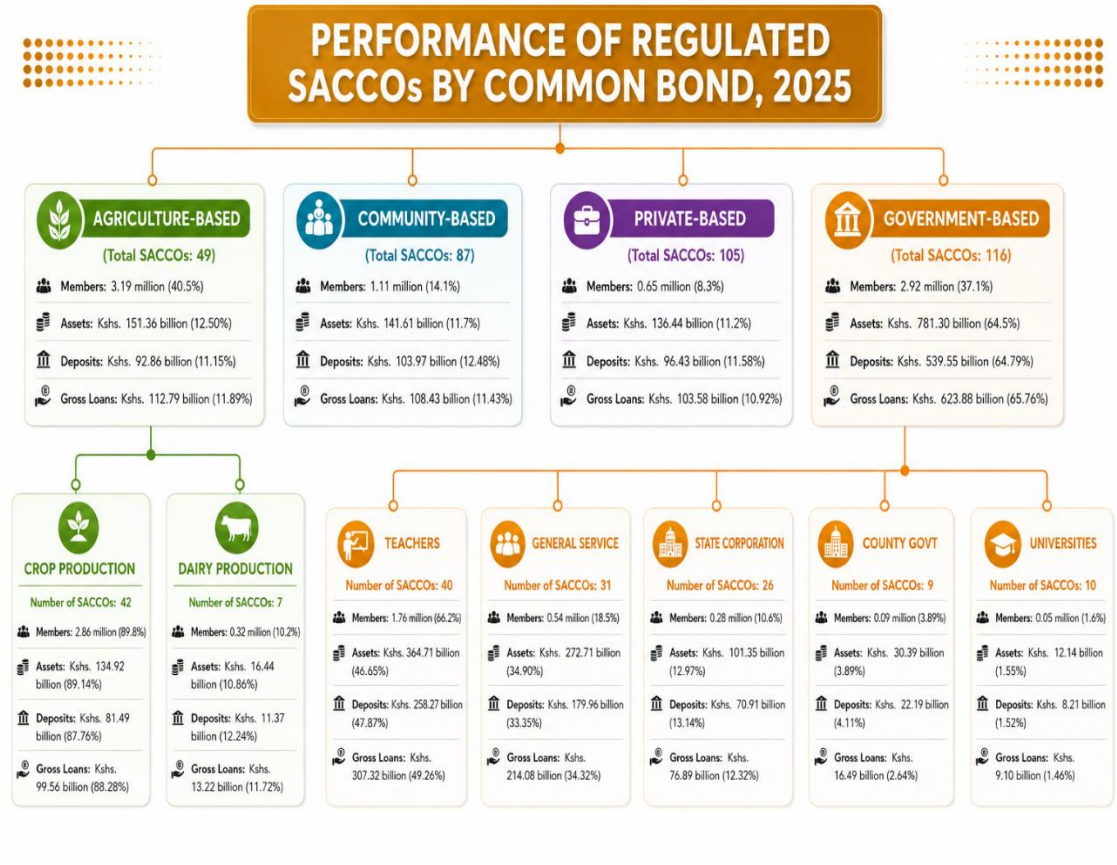
Chart 5: Comparative Interest Rates Paid by Regulated SACCOs and Commercial Banks (2023-2025)



Source: SASRA Database; The data for commercial banking institutions obtained from CBK's Statistical Reports

Chart 6: Snapshot of the Performance of Regulated SACCOs in Kenya





CHAPTER II

THE PERFORMANCE AND OPERATIONS OF REGULATED SACCOs IN KENYA

4.0. THE LICENSING AND AUTHORIZATION

4.1. General Overview

Licensing of SACCO Societies to undertake deposit-taking SACCO business as provided for in *section 5 of the Sacco Societies Act* as read with *Regulations 2010* made thereunder, as well as authorization of SACCO Societies to undertake the specified non-deposit taking SACCO business in accordance with *Section 3 of the Sacco Societies Act* as read with *Regulations 2020,* is one of the key supervisory activities undertaken by the Authority. Once licensed or authorised, Regulated SACCOs are required to apply for the renewal of the licenses and authorizations on an annual basis, which equally forms another key supervisory activity of the Authority. The renewals are considered on the basis of the compliance status of these SACCOs.

4.2. Licensing Status of DT- SACCOs

In accordance with the provisions of *Section 5 of the Act* as read with the *Regulations 2010*, there were 178-DT-SACCOs licensed to undertake deposit-taking SACCO business as at January 2025. During the year, one (1) NWDT-SACCO Society namely *M/S Kumbukumbu SACCO Society Ltd* from the NWDTs category successfully applied for and obtained a deposit-taking SACCO business license. In addition, one (1) new SACCO Society namely *M/S Setyon SACCO Society Ltd* applied and obtained a deposit-taking SACCO business license. At the same time, one (1) DT-SACCO namely *M/S Nufaika DT SACCO Society Ltd* ceased to operate deposit-taking SACCO business after its members voluntarily resolved to join *M/S Fortune SACCO Society Ltd*. Consequently, as at the close of the year 2025, there were 179-DT-SACCOs in respect of which this *Report* relates.

The Authority published the list of SACCO Societies licensed to undertake deposit-taking business (DT-SACCOs) in the *Kenya Gazette Notice No. 1146 (Vol. CXXVIII—No. 19) dated 30th January 2026* as well in the daily newspapers through *MyGov.* weekly publications dated 3rd February 2026. The list is also available on the Authority's website www.sasra.go.ke for ease of public access and reference, as well as the Authority's social media platforms and communication channels. Members of the public are continuously cautioned against undertaking transactions with any entity purporting to be a SACCO Society but which do not appear in the published lists as contained in the Kenya Gazette Notice or the Authority's website.

4.3. Authorization Status of NWDT-SACCOs

In accordance with *Section 3(2) of the Act* as read with the *Regulations 2020*, there were a total of 176-NWDT-SACCOs as at January 2025. However, one (1) NWDT-SACCO namely *M/S Kumbukumbu SACCO Society Ltd* expanded its business model to deposit-taking SACCO business and transitioned to a DT-SACCO in the course of the year while three (3) SACCO Societies namely *M/S ACK Imani Talent SACCO Society Ltd, M/S Kenfam SACCO Society Ltd and M/S Urban Roads SACCO Society Ltd* successfully applied and obtained authorization to undertake specified non-deposit taking SACCO business thus increasing the number of NWDT-SACCO Societies to 178-NWDT-SACCOs at the close of the year.

The Authority published the list of SACCO Societies licensed to undertake specified non-deposit-taking SACCO business (NWDT-SACCOs) in the *Kenya Gazette Notice No. 1146 (Vol. CXXVIII—No. 19) dated 30th January 2026* as well in the daily newspapers through *MyGov.* weekly publications dated 3rd February 2026. The list is also available on the Authority's website www.sasra.go.ke for ease of public access and reference, as well as the Authority's social media platforms and communication channels.

It is further important to emphasize that there are three (3) categories of the specified non-deposit taking SACCO business as defined in *Reg. 4 of the Regulations 2020* as read with *section 3(2) of the Act.* **Table 6** provides the authorization status of NWDT-SACCO Societies authorised under each category and members of the public are continuously cautioned against dealing with SACCO Societies undertaking unregulated specified non-deposit-taking SACCO business and which do not appear in the published lists as contained in the Kenya Gazette Notice or the Authority's website.

Table 6: Distribution of Authorised NWDT-SACCOs within the Categories of Specified Non-Deposit Taking Business

	Category of Specified Non-Deposit Taking SACCO Business	No. of NWDT-SACCOs.	Names of Authorized NWDT-SACCOs
1	Non-deposit taking business in which the total non-withdrawable deposit from members is equal to or exceeds the sum of Kshs. 100 million.	**174**	All authorised NWDT-SACCOs as per the publications excluding those in specialised category two (2) and three (3) below.
2	Non-deposit taking business in which the SACCO mobilises membership and subscription to its share capital through digital or other electronic payment platforms	**3**	1. M/S Stoke – UK Diaspora Regulated NWDT-SACCO Society Ltd. 2. M/S Kenya – USA Diaspora Regulated NWDT-SACCO Society Ltd. 3. M/S Grand Granite Diaspora Regulated NWDT-SACCO Society Ltd
3	Non-deposit taking business in which the SACCO mobilises membership and subscription to its share capital through digital or other electronic payment platforms	**1**	M/S Digital Media Regulated NWDT-SACCO Society Ltd

Source: SASRA Database

The Authority observes that despite public cautions and warnings issued against dealing with unregulated entities purporting to carry out SACCO business, , many people still get dupped by these entities with promises of high returns on their savings especially through digital platforms. These unscrupulous entities often disappear with peoples' savings; and because most of the transactions are online, traceability and recoverability of the funds become very difficult. To this end, the Authority is

calling upon the various public and private sector companies, institutions, and entities to cease and desist from facilitating unlicensed and unauthorized entities purporting to be SACCO Societies, to undertake illegal Regulated SACCO business by facilitating deduction services and remittances, and/or by providing electronic and digital channels and conduits to undertake such illegal Regulated SACCO business.

4.4. Withdrawn/Revoked/not Renewed Licenses/Authorizations

Table 7 provides the details of SACCO Societies which ceased to undertake regulated SACCO business and whose license/authorization were revoked at the end of the year 2025. In particular, *M/S Nufaika SACCO Society* ceased to carry out deposit-taking SACCO business after the voluntary merger of its membership with *M/S Fortune SACCO Society Ltd* during the year 2025. In addition, *M/S PESA SACCO Society Ltd* failed to apply for renewal of its authorization to undertake specified non-deposit taking SACCO business. These SACCO Societies are therefore prohibited from undertaking any form of regulated SACCO business in Kenya with effect from 1st January 2026 and are therefore expected to wind-up their businesses as provided in the Cooperative Societies Act.

Table 7: List of SACCO Societies which ceased to undertake Regulated SACCO business at the end of the year 2025

Particular details of the SACCO society	Type of Regulated SACCO Business previously undertaken	Latest known physical location	Reasons for revocation
Nufaika SACCO Society Ltd P.O Box 735 - 10300, Kerugoya	Deposit-taking SACCO business	Machere Building, Machere Street, Kerugoya, Kirinyaga County	Voluntary cessation of undertaking SACCO business upon the voluntary resolution of members to join another Regulated SACCO Society.
PESA SACCO Society Ltd P.O Box 38622 - 00623, Nairobi	Specified non-deposit taking SACCO business	Mountain Mall, Along Thika Road Nairobi, Nairobi City County	Failure to apply for renewal of the authorization and inability to meet members' financial and compliance obligations following the cessation of business of the employer-institution.
Source: SASRA Database			

5.0. MEMBERSHIP OF REGULATED SACCOs

5.1. General Overview of Membership

In accordance with the cooperative principles, Regulated SACCOs are first and foremost member based socio-economic enterprises, which transact their businesses strictly with the members thereof. Indeed, the provisions of the *Cooperative Societies Act,* and the *Sacco Societies Act* prohibits any SACCO Society from transacting SACCO business with a non-member. On the other hand, it is important to emphasize that full membership in a Regulated SACCO Society, like in any other cooperative enterprise is attained through the purchase of the prescribed minimum shares, at the prescribed par value of such shares as provided in their respective By-Laws. Once purchased, shares become equity capital of the SACCO Society, and cannot be refunded, but may be sold and/or transferred to any other willing member or new person seeking membership.

The share capital contribution also forms the basis of sharing of any surplus made in the form of dividends at the end of the financial year and the basis of sharing any liabilities, in case of liquidation of the SACCO Society for any reason whatsoever. Keeping in tradition with the spirit of the cooperative practice, it is the Authority's firm policy position that the prescribed minimum share capital of Regulated SACCOs which gives right to membership, should always be kept as minimal as possible, as there is no market for sale of such shares, and at the same time, there is no established mechanism for price determination or discovery of such shares since cooperative shares are unlimited and new ones will continue to be issued at the prescribed par value. Consequently, SACCOs must always build their capital from retained earnings or surpluses made during the year, and any payment of dividends may only be made from real surplus realised and after sufficient retention has been realised.

Table 8 provides the total number of members of Regulated SACCOs during the year ended December 2025, which therefore forms the substratum of the members (customers) which transacted SACCO business and shows that the membership in the 357-Regulated SACCOs increased by 6.60% in 2025 to reach 7.87 million members compared to a membership base of 7.39 million recorded in 2024. The increase in the membership base of Regulated SACCOs manifests increased confidence and trust in Regulated SACCOs in Kenya as part and parcel of the domestic financial service providers.

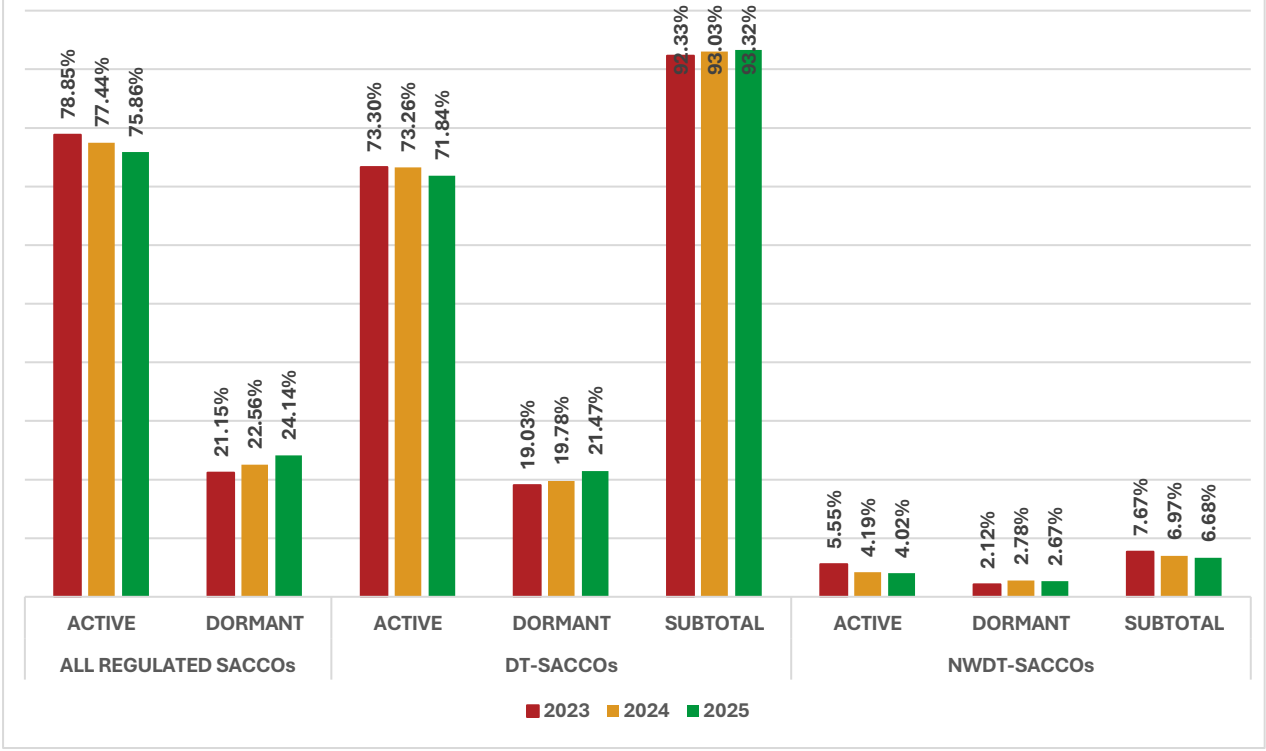
Table 8: Summary of the Total Membership of Regulated SACCOs (31st Dec 2023 – 31st Dec 2025)

SACCO SEGMENT	TOTAL NO. OF SACCOs REPORTING			MEMBER STATUS	TOTAL MEMBERSHIP				
								Y-TO-Y CHANGE	
	2023	2024	2025		2023	2024	2025	(2023/24)	(2024/25)
DT-SACCOs	174	177	179	Active	5,015,362	5,410,245	5,656,425	7.87%	4.55%
				Dormant	1,302,169	1,460,507	1,690,555	12.16%	15.75%
				Subtotal	**6,317,531**	**6,870,752**	**7,346,980**	8.76%	6.93%
NWDT-SACCOs	183	178	178	Active	379,487	309,285	316,174	-18.50%	2.23%
				Dormant	145,289	205,386	209,941	41.36%	2.22%
				Subtotal	**524,776**	**514,671**	**526,115**	-1.93%	2.22%
TOTALS	357	355	357	Active	5,394,849	5,719,530	5,972,599	6.02%	4.42%
				Dormant	1,447,458	1,665,893	1,900,496	15.09%	14.08%
					6,842,307	**7,385,423**	**7,873,095**	7.94%	6.60%

Source: SASRA Database

The DT-SACCOs segment had the highest number of members at 7.34 million which is an increase of 6.93% in 2025 from a membership base of 6.87 million in 2024. This accounted for 93.32% of the entire memberships of Regulated SACCOs and thus underscoring the criticality of the DT-SACCOs segment to the Regulated SACCOs industry. The NWDT-SACCOs segment on the other hand had a total membership of 526,115 in 2025 which is a marginal increase from a membership of 514,671 in 2024, representing 6.68% of the total membership as summarised in **Chart 6**. The increase in the membership of NWDT-SACCOs is explained by the additional three (3) NWDT-SACCOs that were authorized to undertake Non-Withdrawable Deposit-Taking SACCO business in Kenya in addition to the increase in membership in other NWDT-SACCOs due to sustained member mobilization strategies.

Chart 7: Percentage Proportion of Active and Dormant Membership of Regulated SACCOs.



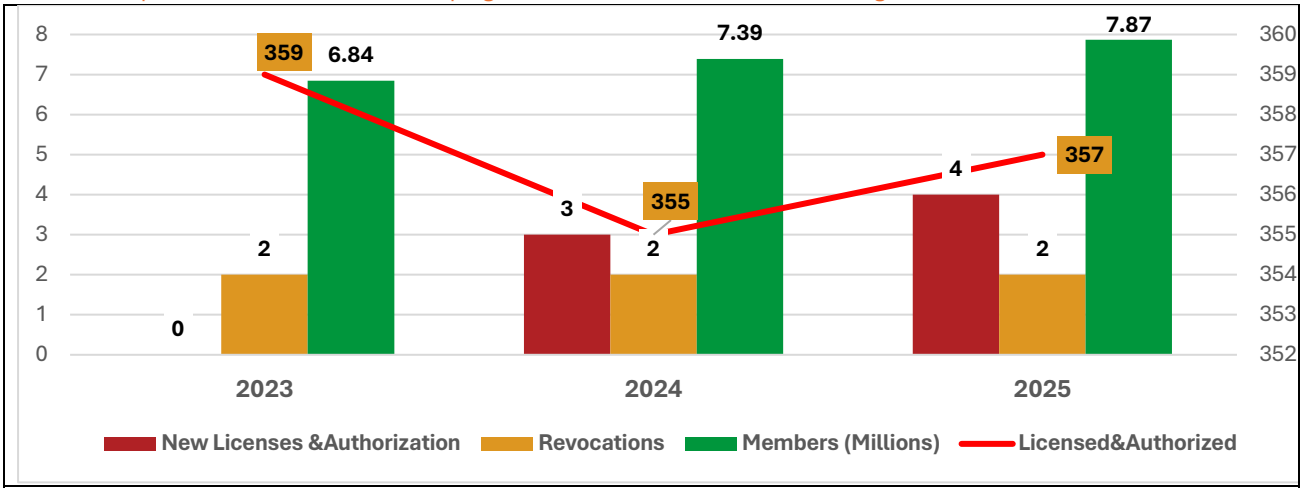
Source: SASRA Database

The total active members were 5.97 million in 2025 compared to 5.71 million members who were considered active in 2024. The proportion of active members therefore was 75.86% in 2025 which is a slight decline in the proportion of active members in 2024 which was reported at 77.44%. Conversely, there was an increase in the dormant membership to 1.90 million members which is represented by 24.14% of the entire population of membership. The high proportion of dormant members in the Regulated SACCOs industry calls for concerted efforts aimed at re-activating such members, including development and rolling out of suitable financial products and services. It is also imperative that the regulated SACCO societies conduct a survey to determine the root cause of this dormancy.

Chart 7 presents a trend analysis in the membership growth against the number of Regulated SACCOs. The trend shows that despite the decrease in the number of Regulated SACCOs mainly through revocation of licenses or authorization, the total

number of memberships of Regulated SACCOs has continued to grow. For instance, two (2) SACCOs had their authorization certificates revoked in 2024 and 2025 respectively, yet the membership increased during the period to 6.84 million to 7.39 million and from 7.39 million to 7.87 million members respectively. It is therefore apparent that revocation of licenses or authorization certificates of failed Regulated SACCOs has very little or no impact on the overall membership growth as the members whose SACCOs are affected seek the services from other regulated SACCO Societies.

Chart 8: Comparative Growth in Membership Against the Growth in the Number of Regulated SACCOs



Source: SASRA Database

Analysis of **Chart 7** indicates that membership in Regulated SACCOs has maintained a steady upward trajectory over the years. Notably, the decline in the number of Regulated SACCOs arising from either License or Authorization revocations has not negatively affected membership growth, which has continued to grow consistently.

Specifically, the number of Regulated SACCOs declined from 359 in 2023 to 355 in 2024, before slightly increasing to 357 in 2025. Despite the reduction in the number of Regulated SACCOs in 2024, the industry recorded the highest membership growth during that period, with membership increasing by 0.55 million. These trends suggest that decline in the number of Regulated SACCOs had minimal impact on the overall growth in membership of Regulated SACCOs.

5.2. The Comparative Trends in Growth of Membership of Regulated SACCOs

An analysis of the growth rates in membership of Regulated SACCOs shows that some registered positive growth thereby adding new members, while others registered negative growth rates implying that the members who exited from such SACCCOs exceeded those who joined. A total of 281-Regulated SACCOs recorded positive growth rates in membership thereby depicting more new members than the members who exited in 2025, while 76-Regulated SACCOs recorded negative growth rates showing that the members who exited exceeded those who joined in the year.

Table 9 and **Chart 8** depict the distribution of the growth rates in the membership of DT-SACCOs and shows that a total of 149-DT-SACCOs registered positive growth rates in their membership in 2025 and added a total of 572,713 new members. Among the

DT-SACCOs which recorded positive growth rates in their membership, a total of 15-DT-SACCOs grew at an average rate above 20%, with 180,926 new members being recruited; 40-DT-SACCOs grew their membership at an average rate between 10% and 20% with 188,275 new members being recruited; while the remaining 94-DT-SACCOs grew their membership at an average rate between 0% and 10% with a total of 203,512 new members joining their ranks respectively.

Table 9: Distribution of Growth Rates in Membership of DT-SACCOs (2023-2025)

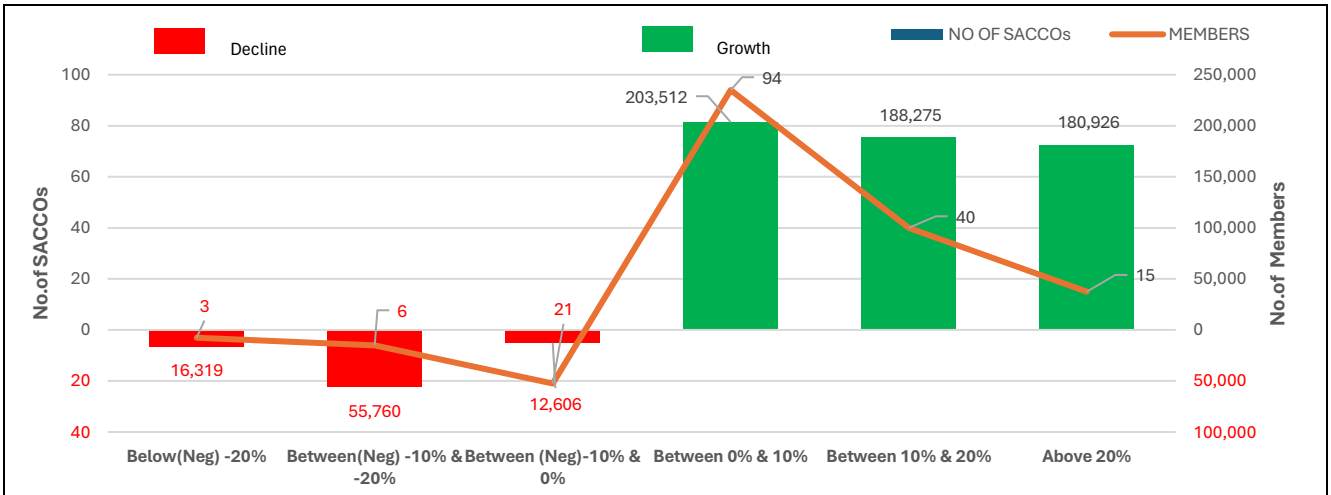
	NO OF SACCOs			MEMBERS		
	2023	2024	2025	2023	2024	2025
Above 20%	22	18	15	171,964	165,733	180,926
Between 10% & 20%	47	44	40	191,005	239,005	188,275
Between 0% & 10%	76	84	94	141,946	190,499	203,512
Sub-total (positive growth)	**145**	**146**	**149**	**504,915**	**595,237**	**572,713**
Between (Neg)-10% & 0%	22	22	21	(18,607)	(25,509)	(12,606)
Between (Neg) -10% & -20%	1	6	6	(601)	(23,878)	(55,760)
Below (Neg) -20%	6	3	3	(109,129)	(15,184)	(16,319)
Sub-total (negative growth)	**29**	**31**	**30**	**(128,337)**	**(64,571)**	**(84,685)**
Cumulative Totals	**174**	**177**	**179**	**376,578**	**530,666**	**488,028**

Source: SASRA Database

Chart 8 provides the unique characteristics exhibited by DT-SACCOs experiencing positive and negative growth rates. It therefore identifies SACCOs with weakened growth rates in membership with a view to deployment of heightened supervisory surveillance or appropriate regulatory interventions.

Among the DT-SACCOs with negative growth rates in total membership, the analysis shows that 30-DT-SACCOs registered negative growth rate in their individual membership with a total of 84,685 members exiting without replacement in 2025. From the DT-SACCOs which exhibited negative growth rate in their membership; 21-DT-SACCOs had their members exit at an average rate of between 0% and negative 10% with a total of 12,606 without replacement but the steepest drop in membership volume occurs in the bracket of negative 10% to negative 20% where just 6-DT-SACCOs accounted for 55,760 members exiting without replacement. The remaining 3-DT-SACCOs within this segment of negative growth rates recorded membership drop of more than negative 20% accounting for 16,319 members exiting without replacement.

Chart 9: Distribution of Declining Growth Rates Vs Positive Growth Rates in Membership of DT-SACCOs in the year 2025



Source: SASRA Database

A similar trend analysis in the growth rates of membership is depicted within the NWDT-SACCOs segment as shown in **Table 10 and Chart 9**, which shows that a total of 132-NWDT-SACCOs recorded positive growth rates in membership with a total of 25,030 new members being recruited. This was however much lower than the new members who were added to the membership of NWDT-SACCOs in 2024 which stood at 42,459 thus depicting a much slower rate of growth in new membership by NWDT-SACCOs in 2025 compared to 2024. It is also noteworthy that majority of NWDT-SACCOs (100-NWDT-SACCOs) grew their membership at an average rate of between 0% and 10% but managed to cumulatively add only 13,226 new members; while only 9-NWDT-SACCOs whose membership grew by over 20% were able to add a total of 5,685 new members. The foregoing shows a very skewed trend in growth rates of membership with a few NWDT-SACCOs growing the membership faster than the rest, a scenario also similar to the growth rate trends in the membership of DT-SACCOs.

The analysis further shows consistent growth rates of a majority of NWDT-SACCOs to be within the 0% to 10% brackets as reflected by 92-NWDT-SACCOs in 2023, 102-NWDT-SACCOs in 2024 and 100-NWDT-SACCOs in 2025. Therefore, it can be concluded that this is the normal range of growth in NWDT-SACCOs.

Table 10: Distribution of Growth Rates in Membership of NWDT-SACCOs (2023-2025)

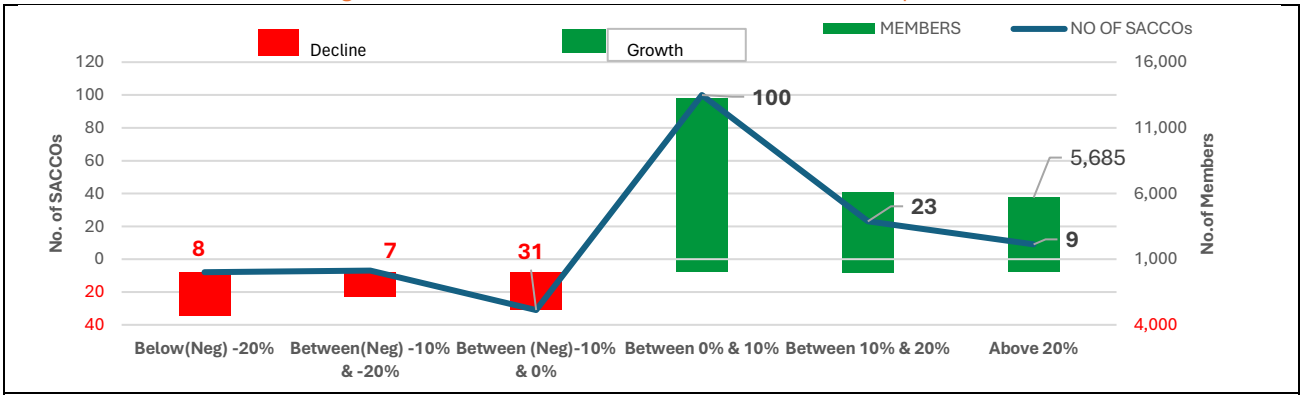
	NO OF SACCOs			MEMBERS		
	2023	**2024**	**2025**	**2023**	**2024**	**2025**
Above 20%	16	14	9	26,212	24,018	5,685
Between 10% & 20%	28	18	23	11,887	5,874	6,119
Between 0% & 10%	92	102	100	13,917	12,567	13,226
Sub-totals (positive growth)	**136**	**134**	**132**	**52,016**	**42,459**	**25,030**
Between (Neg)-10% & 0%	40	35	31	(1,743)	(1,750)	(2,882)
Between (Neg) -10% & -20%	4	5	7	(657)	(1,589)	(1,868)
Below (Neg) -20%	3	4	8	(610)	(645)	(3,275)
Sub-totals (negative growth)	**47**	**44**	**46**	**(3,010)**	**(3,984)**	**(8,025)**
Cumulative Totals	**183**	**178**	**178**	**49,006**	**38,475**	**17,005**

Source: SASRA Database

A total 46-NWDT-SACCOs recorded negative growth rates in their membership thus signifying member exits without replacement, cumulatively shedding-off 8,025 members. This was an increase from a total of 3,984 members who exited 44-NWDT-SACCOs in 2024 without replacement implying that the NWDT-SACCOs are losing members without replacement at an increasing rate which is likely to undermine their sustainability and viability.

The analysis equally shows that among the NWDT-SACCOs which registered negative growth rates in the membership, 31-NWDT-SACCOs had members exit at an average rate of between 0% and 10% with a cumulative total of 2,882 members exiting without replacement; 7-NWDT-SACCOs had members exit at an average rate of between 10% and 20% with a cumulative total of 1,868 members exiting without replacement; while 8-NWDT-SACCOs had members exit at a rate above 20% with a cumulative total of 3,275 members exiting without replacement.

Chart 10: Distribution of Declining Growth Rates Vs Positive Growth Rates in Membership of NWDT-SACCOs in 2025



Source: SASRA Database

5.3. The Distribution of Membership by Common Bond

The Authority has classified Regulated SACCOs into four (4) main clusters based on the fields of membership or common bonds from which they drew their membership at the point of incorporation. These are the Government-based Regulated SACCOs; the Agriculture-based Regulated SACCOs; the Private Sector-based Regulated SACCOs; and the Community-based Regulated SACCOs with the characteristics depicted in **Table 11**. The classification of Regulated SACCOs based on the fields or common bond from where they draw the bulk of their original membership is critical in understanding the individual risk profiles of each Regulated SACCO for purpose of their prudential supervision, with the clusters being grouped into sub-clusters.

Table 11: Summary of Field of Membership (common bond) clusters of Regulated SACCOs in Kenya

	MAIN CLUSTER	KEY CHARACTERISTIC	SUB-CLUSTER		MAIN FIELD OF MEMBERSHIP
1.	**Government Based SACCOs**	The original membership is drawn from Government ministries and departments, State Corporations, Public Universities etc. Some have however opened their field of membership.	(a)	Teachers – Basic & Tertiary Education	The teaching professionals mostly employed by Teachers Service Commission
			(b)	State Corporations	Employees of state corporations (parastatals) and semi-autonomous government agencies.
			(c)	Universities	Employees of public universities.
			(d)	County Government	Employees of County Governments & County institutions.
			(e)	General Services & Administration	Employees of the government from Ministries and state departments
2.	**Agriculture Based SACCOs**	These SACCOs were founded upon the foundations of certain agricultural activities of the would-be members.	(a)	Crop Production	Farmers focussed on crop production.
			(b)	Dairy Production	Farmers focussed on dairy farming and production.
3.	**Private Sector Based SACCOs**	The original memberships were principally drawn from privately owned companies, institutions, or entities. The common bond would then be members employed by one private entity or group of similar private entities.			
4.	**Community Based SACCOs**	The original memberships were defined based on some social association of the potential members within the community such as churches, non-governmental organizations, businesses, and similar community initiative groupings.			

Source: SASRA Database

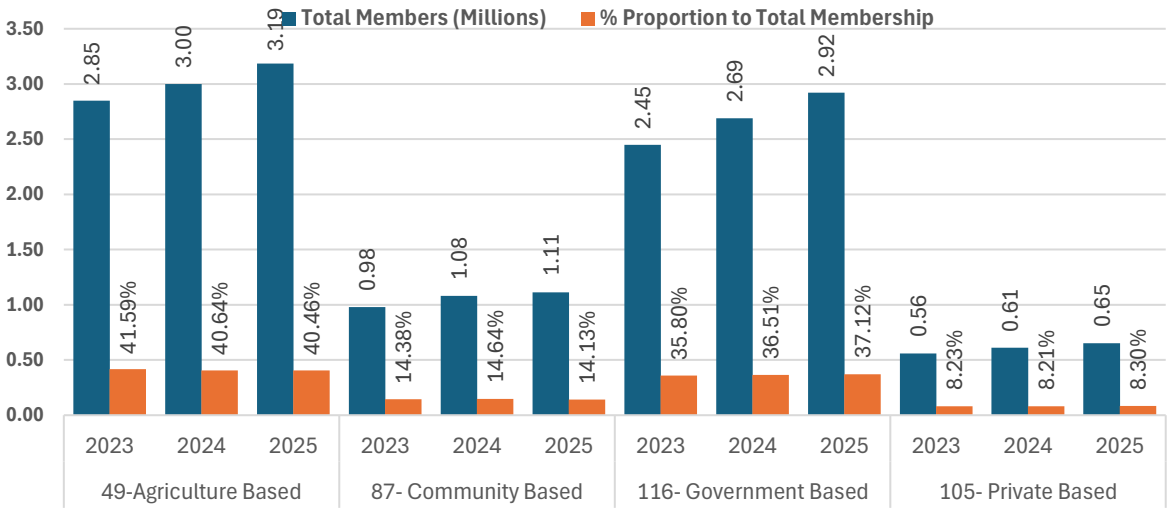
Table 12 provide the distribution of the total membership in the Regulated SACCO industry among the four (4) clusters of fields of membership or common bond. The 49-Agriculture based Regulated SACCOs continue to have the highest proportion of membership at about 40.46% of all members representing 3.19 million members in 2025, which is an increase from 3.00 million members in 2024. Consequently, and despite the slight increase in their membership, the 49-Agriculture-based Regulated SACCOs marginally dropped in the proportion of their membership from 44.64% in 2024 to 44.46% o 2025 to the total membership in the industry. The marginal decline was mainly attributed to the increase in the proportion of membership of Government–based Regulated SACCOs to 37.12% of the total membership representing 2.92 million members in 2025 from 2.69 million members in 2024 representing a proportion of 36.51% of all members.

Table 12: Distribution of the Total Membership of Regulated SACCOs within the Four (4) Clusters of Fields of Membership (Common Bond)

FIELD OF MEMBERSHIP OF SACCOS	SACCO SECTOR/INDUSTRY	DT-SACCOs				NWDT-SACCOs				Regulated SACCOs				% Proportion to Total Membership	
		No. of SACCOs		No of Members (Millions)		No. of SACCOs		No of Members (Millions)		No of SACCOs		No of Members (Millions)			
		2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
AGRICULTURE-BASED	Crop Production	41	41	2.70	2.86	-	1	-	0.00	41	42	2.70	2.86	36.63%	36.33%
	Dairy Production	7	7	0.30	0.32	-		-	-	7	7	0.30	0.32	4.01%	4.12%
	Total	**48**	**48**	**3.00**	**3.18**	**-**	**1**	**-**	**0.00**	**48**	**49**	**3.00**	**3.19**	**40.64%**	**40.46%**
GOVERNMENT-BASED	County Government	7	6	0.10	0.09	3	3	0.00	0.00	10	9	0.10	0.09	1.36%	1.15%
	State Corporation	8	9	0.27	0.29	17	17	0.02	0.02	25	26	0.28	0.31	3.86%	3.94%
	Teachers	40	40	1.74	1.93	-	-	0.02	0.00	40	40	1.76	1.93	23.83%	24.57%
	General Services	22	22	0.52	0.54	9	9	0.00	0.00	31	31	0.52	0.54	7.10%	6.86%
	Universities	6	6	0.02	0.03	4	4	0.00	0.02	10	10	0.03	0.05	0.35%	0.59%
	Total	**83**	**83**	**2.65**	**2.88**	**33**	**33**	**0.05**	**0.05**	**116**	**116**	**2.69**	**2.92**	**36.51%**	**37.12%**
COMMUNITY-BASED	Community-Sector	26	27	0.75	0.78	60	60	0.33	0.34	86	87	1.08	1.11	14.64%	14.13%
PRIVATE-BASED	Private-Sector	20	21	0.47	0.51	85	84	0.14	0.14	105	105	0.61	0.65	8.21%	8.30%
Totals		**177**	**179**	**6.86**	**7.35**	**178**	**178**	**0.51**	**0.53**	**355**	**357**	**7.38**	**7.87**		

The proportion of membership of the Private Sector-based Regulated SACCOs to total membership increased slightly to 8.30% in 2025, representing a total of 0.65 million members compared to a proportion of 8.21% of total membership of 0.61 million members in 2024. The stagnation in the growth in membership of the Private sector-based Regulated SACCOs is directly attributable to the fact that this cluster of Regulated SACCOs are strictly dependent on new employees being recruited by the private companies from which they draw their membership. In addition, the diminished new employment opportunities in private sector-based companies, coupled with staff restructuring by such employer companies, the membership of the Private sector-based regulated SACCOs will continue to experience stagnation over the short-term period. In order to mitigate against the risks likely to be brought about by a decreasing membership, the Regulated SACCOs in this cluster ought to explore new business models including expansion of their common bonds, so as to avoid over reliance on one or a few private sector employer companies.

Chart 11: Proportion of Total Membership Distributed by Fields of Membership



SASRA data base

Chart 11 presents the distribution of the total membership within the Regulated SACCO Industry among the four (4) fields of membership or common bond. Agriculture-based Regulated SACCOs continued to record the highest membership levels in the industry. In 2025, the membership in Agriculture-based SACCOs increased to 3.19 million from 3 million in 2024. The growth was partly attributed to the onboarding of a new Agriculture-based Regulated NWDT-SACCO namely ***M/S Kenfam SACCO Society*** in the same period. Despite the increase in absolute membership numbers, the proportion of membership held by these SACCOs relative to the total membership of the Regulated SACCO Industry continued to decline. This indicates that the overall membership in the industry grew at a higher rate than the membership of the agriculture-based SACCOs.

Similarly, membership in Community-based SACCOs recorded a steady growth over the period between 2023 and 2025. However, the proportion of membership in Community-based SACCOs relative to the total membership of the Regulated SACCO Industry declined marginally to 14.13% from 14.64% in 2024.

Government-based SACCOs maintained an upward membership trend consistent with the other three (3) fields of membership. Notably, the growth in proportion of Government-based membership to the total membership in the Regulated SACCO Industry outpaced the other fields of membership as reflected by the increase recorded from 36.51% in 2024 to 37.12% in 2025. This higher growth rate in Government-based SACCOs membership may be attributed to the relatively higher employment stability within the public sector, lower staff turnover and stronger member confidence resulting to enhanced recruitment and retention of membership in these Regulated SACCOs.

In contrast, membership in Private-based SACCOs increased from 0.61 million in 2024 to 0.65 million in 2025. Despite the growth, this category of membership continued to account for a relatively smaller share of the total membership in the Regulated SACCO Industry, representing only 8.35% of the total membership in 2025. This is attributed to the comparatively lower employment stability and higher staff turnover in the private sector companies compared to the public sector. Consequently, although membership in Private sector-based SACCOs exhibited growth, their overall share of total membership of the Regulated SACCO Industry remained relatively low.

6.0. FINANCIAL PERFORMANCE OF REGULATED SACCOs

6.1. The Growth and Performance of Regulated SACCOs

6.1.1. Introduction

The growth and performance of deposit-taking credit financial institutions such as Regulated SACCOs in Kenya is usually monitored through the indicators of the growth in their total assets, gross loans, and total deposits during the reporting period. **Table 13** provides a snapshot of the performance trends of the key growth indicators of the Regulated SACCOs in 2025, with the total assets increasing by 12.50% in 2025 to reach Kshs.1.21 trillion from Kshs. 1.08 trillion in 2024, which is a significant increase from growth rate of 10.72% recorded in 2024.

Table 13: Comparative Performance Trends in Key Growth Indicators of Regulated SACCOs (31st Dec 2023 – 31st Dec 2025)

FINANCIALS	CLUSTER	Kshs Billion			Year to Year Changes	
		2023	2024	2025	2023/24	2024/25
TOTAL ASSETS	DT-SACCOs	832.89	944.86	1,069.34	13.44%	13.17%
	NWDT-SACCOs	139.06	131.29	141.36	-5.59%	7.67%
	Totals	**971.96**	**1,076.15**	**1,210.70**	**10.72%**	**12.50%**
GROSS LOANS AND ADVANCES	DT-SACCOs	652.27	744.36	840.99	14.12%	12.98%
	NWDT-SACCOs	106.30	100.75	107.68	-5.21%	6.87%
	Totals	**758.57**	**845.11**	**948.67**	**11.41%**	**12.25%**
ALLOWANCE FOR LOAN LOSS	DT-SACCOs	49.11	52.31	57.27	6.51%	9.48%
	NWDT-SACCOs	3.24	3.38	3.73	4.34%	10.31%
	Totals	**52.35**	**55.69**	**61.00**	**6.38%**	**9.53%**
NET LOANS & ADVANCES	DT-SACCOs	603.15	692.05	783.72	14.74%	13.25%
	NWDT-SACCOs	103.06	97.37	103.95	-5.51%	6.75%
	Totals	**706.21**	**789.42**	**887.67**	**11.78%**	**12.45%**
TOTAL DEPOSITS	DT-SACCOs	575.19	649.32	726.50	12.89%	11.89%
	NWDT-SACCOs	107.00	100.11	106.24	-6.44%	6.13%
	Totals	**682.19**	**749.43**	**832.74**	**9.86%**	**11.12%**
CAPITAL RESERVES (INCLUDING RETAINED EARNINGS)	DT-SACCOs	151.41	180.78	210.60	19.40%	16.49%
	NWDT-SACCOs	16.64	16.76	19.08	0.76%	13.81%
	Totals	**168.05**	**197.54**	**229.67**	**17.55%**	**16.27%**
RETAINED EARNINGS	DT-SACCOs	38.63	47.30	57.46	22.44%	21.46%
	NWDT-SACCOs	4.64	5.04	5.99	8.43%	19.05%
	Totals	**43.28**	**52.34**	**63.45**	**20.94%**	**21.23%**

Source: SASRA Database

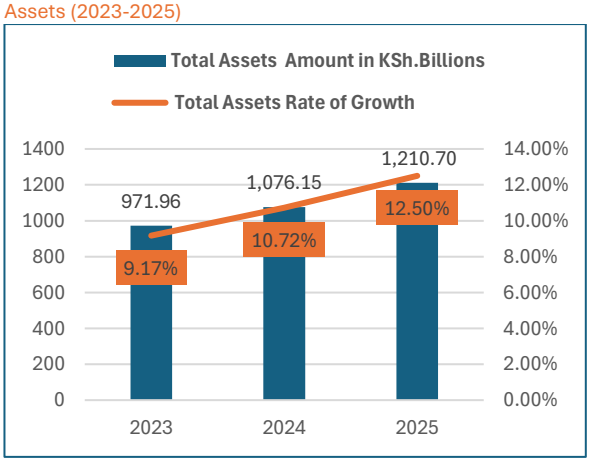
The trend analysis further shows that the gross loans which form the bulk of the Regulated SACCOs' total assets grew by 12.25% to reach Kshs. 948.67 billion in 2025 from a gross loan of Kshs. 845.11 billion in 2024, as shown in **Table 13** and **Chart 13.** The allowances made by Regulated SACCOs for loan loss however increased by 9.53% to reach Kshs. 61.00 billion in 2025 from 55.69 billion in 2024. Consequently, the net loans and advances for the Regulated SACCOs for the period ended December 2025 stood at Kshs. 887.67 billion, which represented an increase of 12.45% compared to a net loans and credit advances increase of 11.78% in 2024.

The total deposits of the Regulated SACCOs which is composed of non-withdrawable deposits (commonly known as BOSA deposits), withdrawable deposits (commonly known as FOSA deposits), and fixed deposits on the other hand grew by 11.12% to reach Kshs. 832.74 billion in 2025 from a total deposit base of Kshs. 749.43 billion in 2024 as depicted in **Table 13** and **Chart 14.**

It is observable from the analysis in **Chart 13 and Chart 14** that the rate of growth in loans in 2025 at 12.25% exceeded the rate of growth in deposits which was recorded at 11.12% thereby implying an elevated demand for loans and credit facilities from SACCOs beyond the rate at which they are mobilizing deposits. This elevated demand for loans does not however present regulatory risks to the SACCO Industry as there was concurrent growth in deposits which is the main source of funding for loans and the fact that new loan demands are met by monthly loan repayments. Regulated SACCOs are however challenged to devise strategies to spur the growth in deposits to cope up with the surging demand for loans.

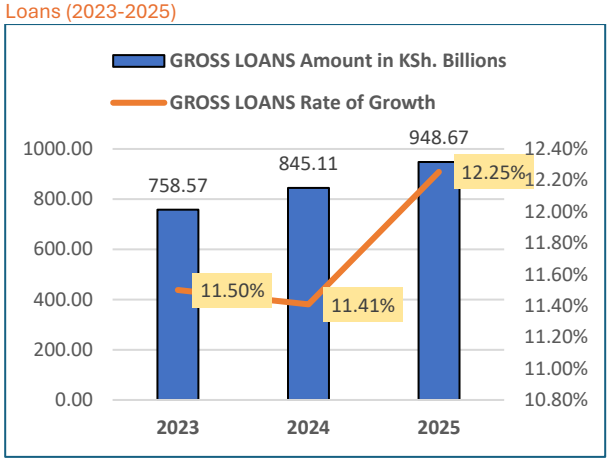
The DT-SACCOs' performance expanded by double digit across almost every single metric of assets, loans and deposits with a consistent growth of 13.17%, 12.98% and 11.89% respectively. In addition, total assets of the DT-SACCO segment grew to cross the trillion mark at Kshs. 1,069.3 in 2025 as depicted in **Table 13**. At the same time, the NWDT-SACCOs' segment total assets grew by 7.67% to reach Kshs. 141.36 billion in 2025 from Kshs. 131.29 billion in 2024 while gross loans grew by 6.87% to reach Kshs. 107.68 billion in 2025 from Kshs. 100.75 billion in 2024 and total deposit grew by 6.13% to reach Kshs. 106.24 billion in 2025 from Kshs. 100.11 billion in 2024

Chart 12: Rate of Annual Growth of Regulated SACCOs Total Assets (2023-2025)



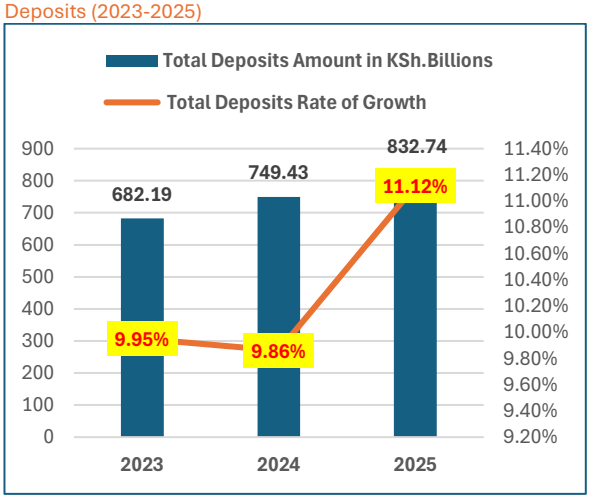
Source: SASRA Database

Chart 13: Rate of Annual Growth of Regulated SACCOs' Gross Loans (2023-2025)



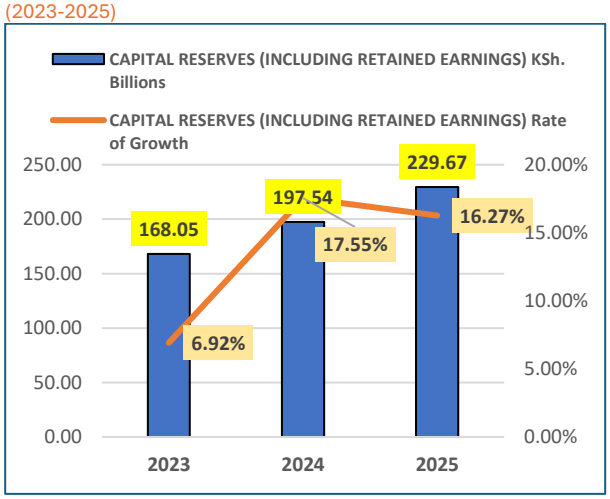
Source: SASRA Database

Chart 14: Rate of Annual Growth of Regulated SACCOs' Total Deposits (2023-2025)



Source: SASRA Database

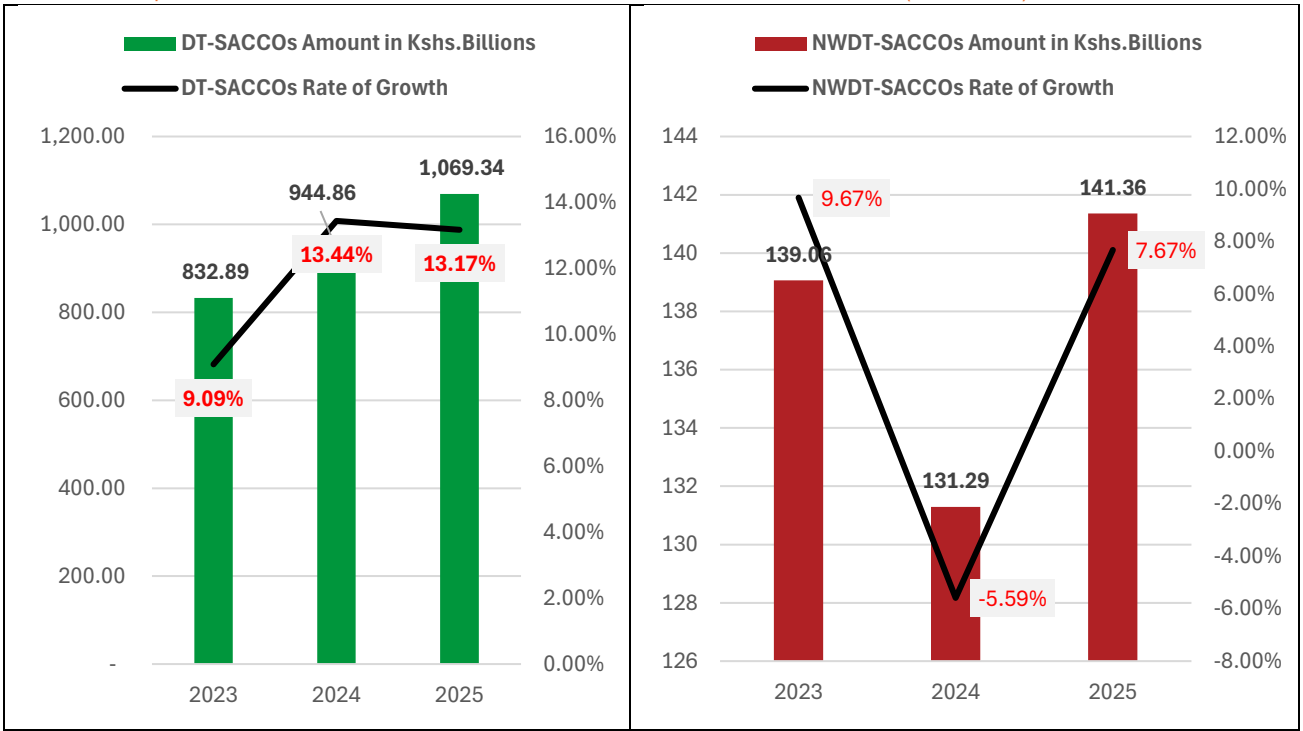
Chart 15: Rate of Annual Growth of Regulated SACCOs' Capital (2023-2025)



Source: SASRA Database

At the same time, the aggregate capital reserves for Regulated SACCOs grew by 16.27% to reach Kshs. 229.67 billion in 2025 up from Kshs. 197.54 billion in 2024 as depicted in **Chart 15**. The growth in capital reserves is attributed to the increase in retained earnings which grew from 20.94% in 2024 to 21.23% in 2025 to reach Kshs. 63.45 billion. It is evident that SACCOs are building up capital and ploughing profits back into their reserves instead of paying all surpluses to members as dividends as evidenced by the reduction in the average interest rates on deposits and dividends on share capital as discussed in **Chart 5**. Besides these are considered zero cost funds because they carry no interest obligations or funding costs. As such these are financial resources which typically originate from internal reserves and retained earnings that are available to SACCOs which can be ploughed into capital expenditures, long-term loans, and strategic investments. Further, the SACCOs can apply their blended low-cost funds to lower the cost of credit to members safely positioning themselves against the competition.

Chart 16: Comparative Growth Rates in Total Assets of DT-SACCOs and NWDT-SACCOs (2023-2025)



Source: SASRA Database

Chart 16 highlights the comparative growth in total assets between DT-SACCOs and NWDT-SACCOs segments. The DT-SACCOs assets grew consistently from Kshs. 832.89 billion in 2023 to Kshs. 944.86 billion in 2024 and finally crossing the historic trillion mark to hit Kshs. 1,069.34 trillion in 2025. The growth rate increased from 9.09% in 2023 to 13.44% in 2024 while marginally declined to 13.17% in 2025. On the other hand, the NWDT-SACCOs held Kshs. 139.06 billion in assets representing a growth of 9.67% in 2023. However, in 2024 the NWDT-SACCOs total assets declined to Kshs. 131.29 billion registering a negative growth of 5.59%. This was attributed to three (3)-NWDT-SACCOs which expanded their businesses to deposit-taking business in the year 2024 thereby transitioning to DT segment. However, in 2025, the NWDT-SACCO segment total assets increased to

Kshs. 141.36 billion registering a growth rate of 7.67%.

The aggregate spike in the growth rate of the total assets of NWDT-SACCOs in 2025 is explained by the fact that three (3) SACCOs were authorized to undertake non-withdrawable deposit-taking Business in Kenya, namely, *M/S ACK Imani Talent Regulated NWDT-SACCO Society Ltd*, *M/S Kenfam Regulated NWDT-SACCO Society Ltd,* and *M/S Urban Roads Regulated NWDT-SACCO Society Ltd*.

Chart 17 shows a comparative view of the growth in gross loans between the DT-SACCOs and their NWDT-SACCOs counterparts. The gross loans for DT-SACCOs grew to Kshs. 840.99 billion in 2025 representing a growth rate of 12.98% from Kshs. 744.36 billion in 2024 which represented a growth rate of 14.12%. The NWDT-SACCOs' gross loans grew from Kshs. 100.75 billion in 2024 to Kshs. 107.68 billion in 2025 representing a growth rate of 6.87%.

The NWDT-SACCOs' higher rate of growth witnessed in 2025 is largely attributed to three (3) additional SACCOs that were authorized during the year.

Chart 17: Comparative Growth Rates in Gross Loans of DT-SACCOs and NWDT-SACCOs (2023-2025)

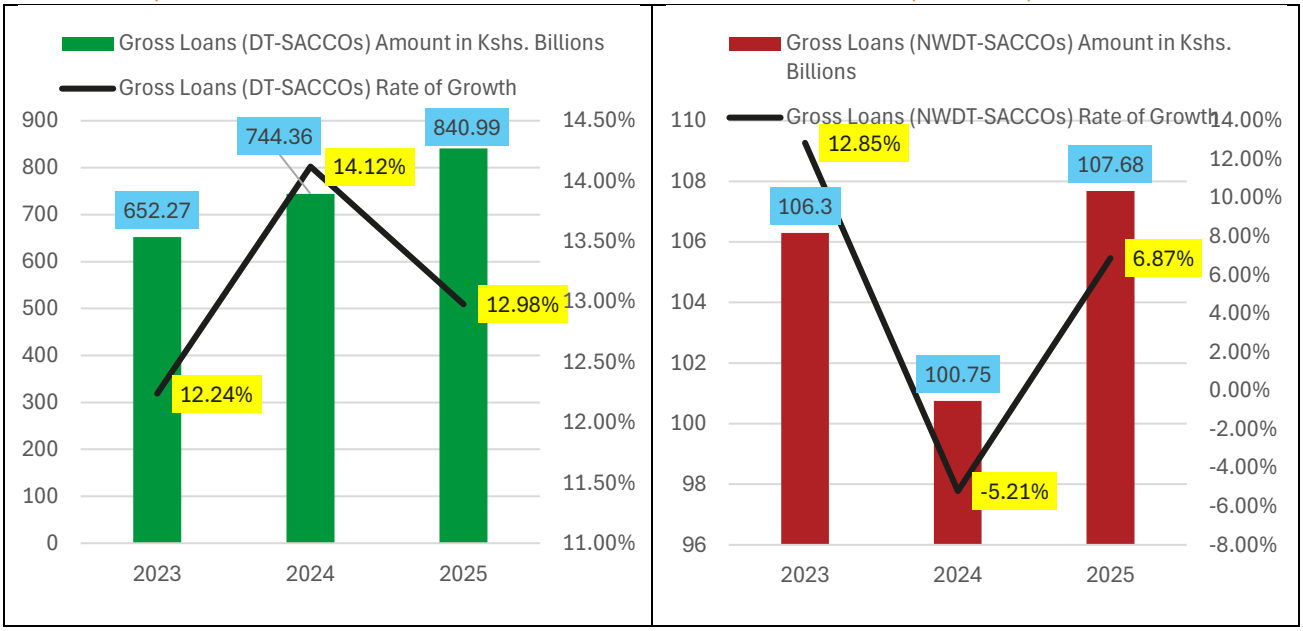
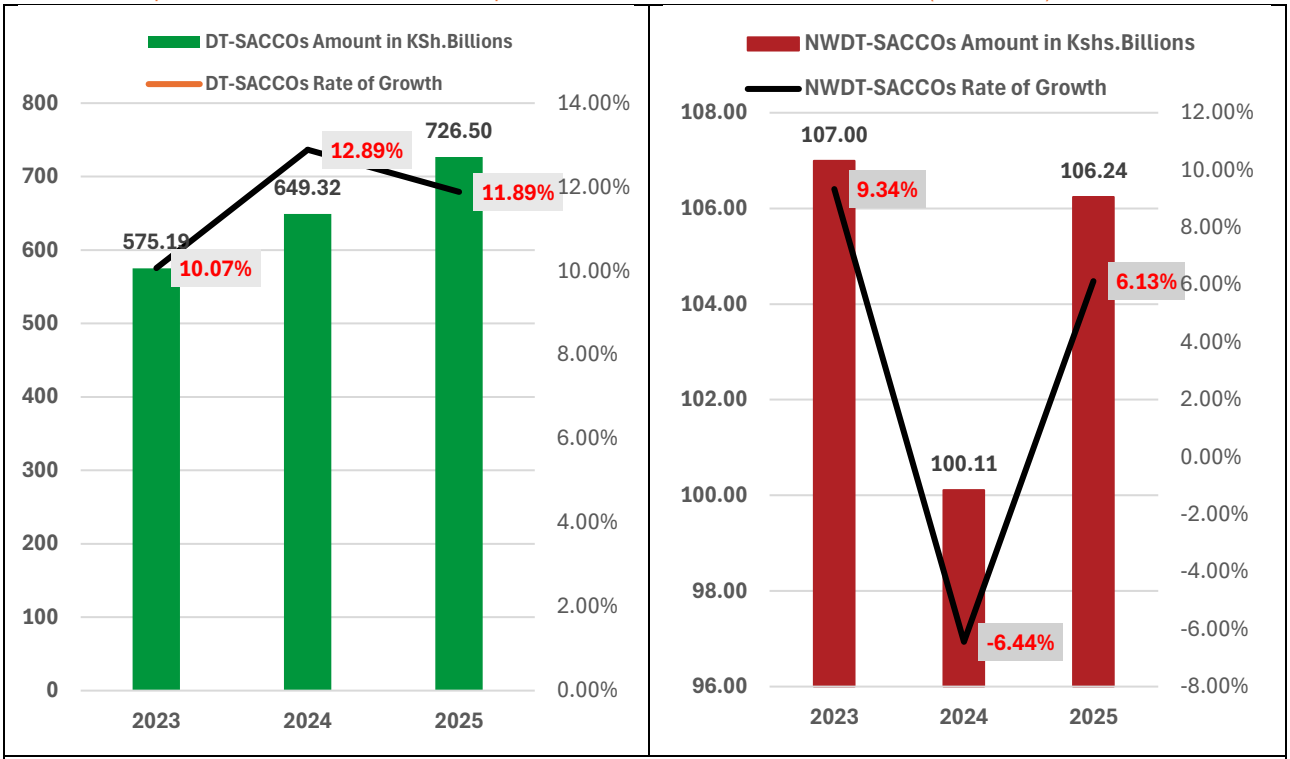


Chart 18 provides a comparative growth rate in total deposits between the DT-SACCOs and NWDT-SACCOs segments. It shows that the total deposits of the DT-SACCOs grew at a higher rate of 11.89% compared to their NWDT-SACCOs counterparts which grew at 6.13% in 2025.

It is also evident that whereas DT-SACCOs had total deposits of Kshs. 726.50 billion and a Gross Loan portfolio of Kshs. 840.99 billion there is a clear demonstration that their loan portfolio exceeded their deposits. This indicates that these DT-SACCOs leveraged their Zero Cost Funds (Institutional Capital) and external credit lines to maximize their lending.

Conversely, NWDT-SACCOs held deposits of Kshs. 106.24 billion against a Gross Loans of Kshs. 107.68 billion which indicates an almost strict ratio of 1:1. These highlights how tightly bound the NWDT-SACCOs are to their member savings deposits that they do not have the leverage to pursue aggressive lending like their DT-SACCO segment counterpart.

Chart 18: Comparative Growth Rates in Total Deposits of DT-SACCOs and NWDT-SACCOs (2023-2025)



Source: SASRA Database

This trend further shows that the market share of DT-SACCOs' deposits will continue to outpace the market share of NWDT-SACCOs in the long-run. The DT-SACCOs' higher rate of growth in deposits is largely attributed to their diverse nature of savings products, an array of alternative service delivery channels including digital and electronic channels as well as their nationwide operations and activities, all of which work together to attract more new members than the NWDT-SACCOs. This calls for the NWDT-SACCOs to re-evaluate their business development strategies to justify their going concern and address the stiff competition posed by the DT-SACCOs.

6.1.2. The Comparative Performance and Growth Trends

The comparative performance of the two (2) segments of the Regulated SACCO industry continues to demonstrate the growing dominance of the DT-SACCOs segment comprising 179-DT-SACCOs over the NWDT-SACCOs which comprises 178-NWDT-SACCOs. This dominance is evident across key financial performance indicators including total assets, total deposits, gross loans and credit advances, as well as capitalization.

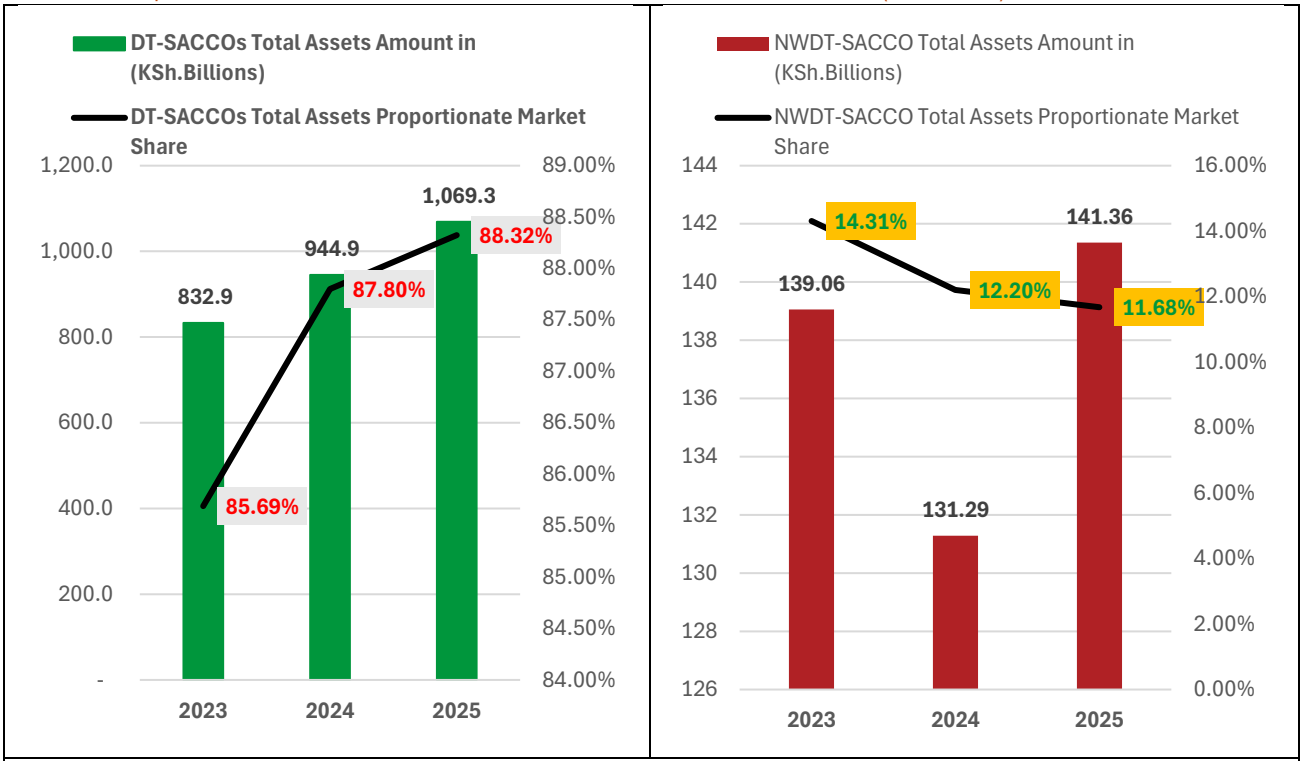
Analysis of **Chart 19** shows that the market share of the total assets held by DT-SACCOs increased to 88.32% in 2025 from 87.80% in 2024, with the segment surpassing the one trillion mark to reach Kshs. 1.07 trillion. In contrast, although the NWDT-SACCOs recorded growth in the absolute amount of their total assets to Kshs. 141.36 billion in 2025, their share of the Regulated SACCO Industry's total assets declined from 12.2% in 2024 to 11.68% in 2025.

The high concentration of total assets within the DT-SACCO segment is attributed to a sustained growth among DT-SACCOs and is further supported by the licensing of a new DT-SACCO namely *M/S Setyon*

SACCO Society Ltd and the transition of *M/S Kumbukumbu SACCO Society Ltd* from NWDT-SACCO to DT-SACCO Society. Similarly, the increase in the total assets of NWDT-SACCOs in 2025 was partly driven by the Authorization of three (3) new NWDT-SACCOs namely, *M/S ACK Imani Talent SACCO Society Ltd , M/S Kenfam SACCO Society Ltd* and *M/S Urban Roads SACCO Society Ltd.*

The findings therefore point to a significant imbalance in the distribution of total assets between the DT-SACCOs and the NWDT-SACCOs. It further suggests that NWDT-SACCOs continue to operate from a comparatively weaker asset base which may limit their capacity to be competitive in the SACCO business and their resilience to operational and financial shocks in the Regulated SACCO Industry, thereby exposing them to heightened sustainability risks. However, it is critical to point out these NWDT-SACCOs too contribute significantly to Financial Inclusion considering their target market who access credits at a relatively affordable rate.

Chart 19: Comparative Total Assets' Market Share of DT-SACCOs and NWDT-SACCOs (2023-2025)



Source: SASRA Database

The analysis of **Chart 20** revealed that the DT-SACCOs have consistently held the largest share of gross loans within the Regulated SACCO Industry. In 2025 for instance, DT-SACCOs collectively accounted for gross loans amounting to Kshs. 840.99 billion, representing 88.65% of the total gross loans in the regulated SACCO industry. In contrast, NWDT-SACCOs held gross loans amounting to Kshs. 107.68 billion, accounting for the remaining 11.35% market share.

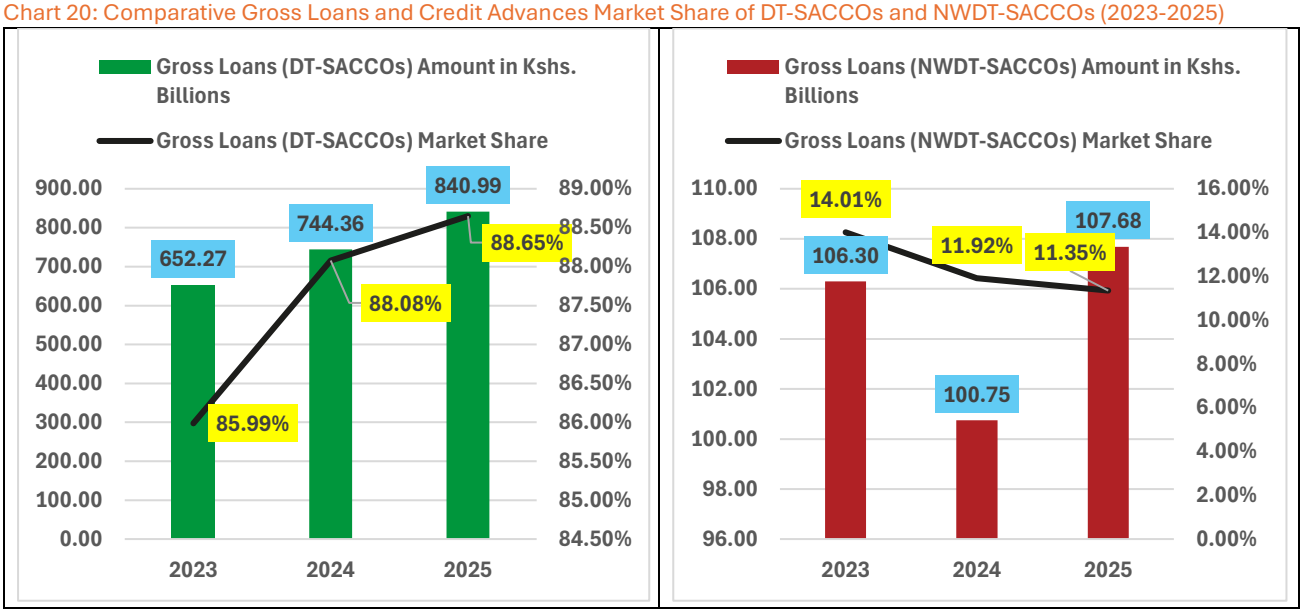
The analysis further indicates that the gross loans market share of DT-SACCOs increased steadily from 85.99% in 2023 to 88.08% in 2024 and 88.65% in 2025. Conversely, the market share of NWDT-SACCOs declined from 14.01% in 2023 to 11.92% in 2024 and further declined to 11.35% in 2025, despite an increase in the gross loans attributed to the

onboarding of three (3) new regulated NWDT-SACCOs in 2025.

While the three (3) year consistent decline in the proportion of gross loans for NWDT-SACCOs may portray a declining market share of the NWDT-SACCOs compared to DT-SACCOs, the major reason is due to some of the NWDT-SACCOs attaining the prescribed threshold for deposit-taking business and thus transiting to the DT-SACCOs segment. This therefore calls for the NWDT-SACCOs to device strategies that will enable them benefit from economies of scale including consideration for mergers to compete with their counterparts.

These trends signify the need for strengthened risk management practices within the DT-SACCOs, given their dominant share of the loan portfolio of the Regulated SACCO Industry and the corresponding exposure to credit risks and further exposure to liquidity risks due to the increasing demand for loans.

Chart 20: Comparative Gross Loans and Credit Advances Market Share of DT-SACCOs and NWDT-SACCOs (2023-2025)

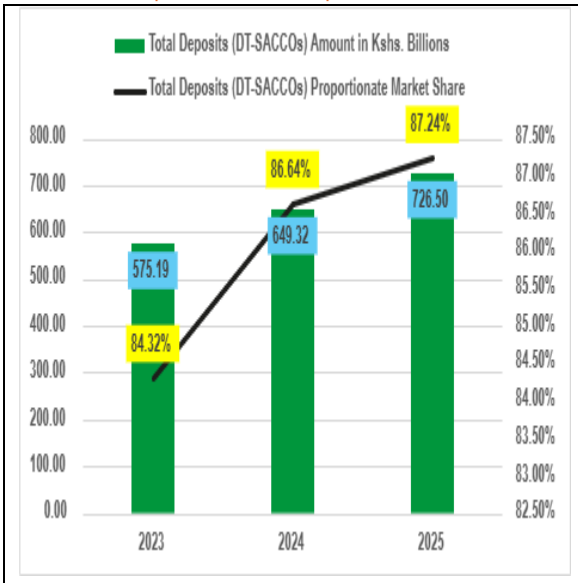


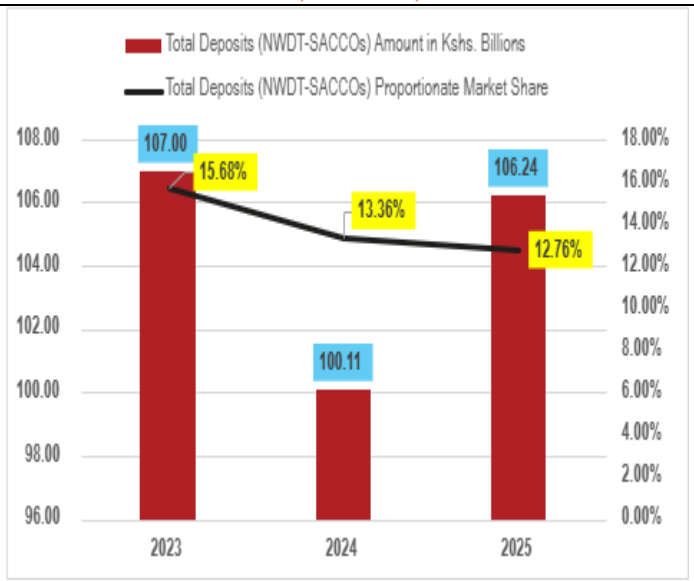
Similar scenario is replicated on the market share analysis of the Regulated SACCO industry's total deposit as shown in **Chart 21**, with the DT-SACCOs segment controlling 87.24% of the industry's total deposits amounting to Kshs. 726.50 billion in 2025, up from a market share of 86.64% amounting to Kshs. 649.32 billion in 2024.

Conversely, the total deposits market share of the NWDT-SACCOs' segment declined to 12.76% representing Kshs. 106.24 billion in 2025, down from a market share of 13.36% of the industry's total deposits representing Kshs. 100.11 billion in 2024.

This is consistent with the rate of growth in total deposits which was highest among the DT-SACCOs segment at 11.89% compared to the rate of growth in total deposits of NWDT-SACCOs which was reported at negative 6.13% in 2025 as shown in **Chart 18**; and underscores the high deposit mobilization efficiency among the DT-SACCOs compared to the NWDT-SACCOs segment, as evidenced by the progressive increase in the market share of DT-SACCOs of total deposits from 84.32% in 2023 to 86.64% in 2024 and 87.24% in 2025 and a converse decline in the NWDT-SACCOs market share of 15.68% in 2023 to 13.36% in 2024 and 12.76% in 2025.

Chart 21: Comparative Total Deposits' Market Share of DT- SACCOs and NWDT-SACCOs (2023-2025)





Source: SASRA Database

6.2. The Classification of Regulated SACCOs by Total Assets (Tiering)

6.2.1. General Overview

The Authority classifies the Regulated SACCOs into three (3) tiers based on their total assets in order to assess, classify, monitor, understand and appropriately respond to their individual or peer risk profiles as part of the Authority's Risk Based Supervision processes. The three (3) level tiering enables the Authority to identify and peer-cluster Regulated SACCOs with same or near same total assets levels as follows –

a) Large-Tiered Regulated SACCOs whose total assets are in excess of Kshs. 5 billion.
b) Mid-Tiered Regulated SACCOs whose total assets range between Kshs. 1 billion and Kshs. 5 billion.
c) Small-Tiered Regulated SACCOs whose total assets are below the Kshs. 1 billion threshold.

Table 14 provides the overall distribution of the Regulated SACCOs on the three (3) tiered clusters based on their respective total assets portfolios and shows that the number of the Large-Tiered Regulated SACCOs increased from 60-Regulated SACCOs in 2024 to 61-Regulated SACCOs in 2025, an indication that 1-Regulated SACCO crossed the Kshs. 5 billion total assets threshold in 2025 namely, *M/S Parliamentarians SACCO Society Ltd* with head offices in Nairobi City, Nairobi City County.

In addition, the number of the Mid-Tiered Regulated SACCOs increased from 79-Regulated SACCOs in 2024 to 84-Regulated SACCOs in 2025 an indication that 5-Regulated SACCOs crossed the Kshs. 1 billion threshold. These were -

a) *M/S Taraji SACCO Society Ltd* with head offices in Siaya Town, Siaya County.
b) *M/S Vision Afrika SACCO Society Ltd* with head offices in Nakuru Town, Nakuru County.
c) *M/S Kwikas DT-SACCO Society Ltd* with head offices in Ndaragwa Town, Nyandarua County.
d) *M/S Dhabiti SACCO Society Ltd* with head offices in Maua, Meru County.
e) *M/S United Winners SACCO Society Ltd* with head offices in Nairobi City, Nairobi County.

Table 14: Distribution of Regulated SACCOs by their Total Assets (31st Dec 2023-31st Dec 2025)

CATEGORY OF REGULATED SACCOS BY TOTAL ASSETS	SEGMENT OF REGULATED SACCOS	NUMBER OF REGULATED SACCOS			TOTAL ASSETS (KSH.BILLIONS)			PERCENTAGE PROPORTION TO TOTAL ASSETS		
		2023	2024	2025	2023	2024	2025	2023	2024	2025
Total Assets above Kshs. 5 Billion	DT-SACCOs	47	56	56	672.57	803.57	905.71	69.20%	74.67%	74.81%
	NWDT-SACCOs	6	4	5	40.25	25.84	33.98	4.14%	2.40%	2.81%
	Totals	**53**	**60**	**61**	**712.82**	**829.41**	**939.69**	**70.05%**	**77.07%**	**77.62%**
Total Assets between KSh.1 Billion to Kshs. 5 Billion	DT-SACCOs	54	52	57	129.02	111.58	134.35	13.27%	10.37%	11.10%
	NWDT-SACCOs	24	27	27	47.38	55.50	55.70	4.88%	5.16%	4.60%
	Totals	**78**	**79**	**84**	**176.41**	**167.08**	**190.05**	**20.85%**	**15.53%**	**15.70%**
Total Assets below Kshs. 1 Billion	DT-SACCOs	73	69	66	31.30	29.71	29.28	3.22%	2.76%	2.42%
	NWDT-SACCOs	153	147	146	51.43	49.95	51.68	5.29%	4.64%	4.27%
	Totals	**226**	**216**	**212**	**82.73**	**79.66**	**80.96**	**9.11%**	**7.40%**	**6.69%**
	Grand Totals	**357**	**355**	**357**	**971.96**	**1,076.15**	**1,210.70**			

Source: SASRA Database

It is also observable that one (1) Small-Tiered NWDT-SACCOs during the year 2025, namely *M/S Kumbukumbu SACCO Society Ltd* expanded its business line to deposit-taking SACCO business and

thus became a DT-SACCO in 2025. This had the effect of reducing the number of the Small-Tiered NWDT-SACCOs by 1-NWDT-SACCOs in 2025 and increasing the number of the Small-Tied DT-SACCOs by one. It is equally important to note that during the year under review, 1-NWDT-SACCOs namely *M/S Parliamentarians SACCO Society Ltd* had their total assets cross the Kshs. 5 billion based on their exponential growth rate in their total assets. This had the impact of increasing the number of large-Tiered NWDT-SACCOs to 5-NWDT-SACCOs in 2025 from 4-NWDT-SACCOs in 2024.

It is also significant to note that the 61-Large-Tiered Regulated SACCOs had an aggregate market share of 77.62% of the entire Regulated SACCO industry total assets representing Kshs. 939.69 billion for the period ended December 2025, leaving a paltry 22.38% market share of total assets to be contributed by the remaining 296-Regulated SACCOs as summarised in **Chart 22**. From the foregoing analysis, the total assets are concentrated in just a few of the Regulated SACCOs mainly the 56-Large-Tiered DT-SACCOs, whose aggregate total assets amounted to Kshs. 905.71 billion accounting for 74.81% of the industry's total assets as shown in **Table 14**.

This thereby calls for continued heightened supervision targeting these SACCOs as they have a large coverage and therefore important in the sector and any failure will have a systematic effect to the sector and surveillance since they present more risks and challenges to the supervisory landscape.

The analysis of **Chart 22** indicates that 61 Large-Tier Regulated SACCOs, each with total assets exceeding Kshs. 5 billion held aggregate total assets of Kshs. 939.69 billion, representing 77.62% of the total assets of the Regulated SACCO Industry in 2025. This reflects an increase from Kshs. 829.41 billion recorded in 2024 and demonstrates a consistent upward trend in asset growth among Large-Tier SACCOs during the period 2023–2025. These Large-Tier Regulated SACCOs comprised 56-DT-SACCOs and 5-NWDT-SACCOs demonstrating that DT-SACCOs contributed the largest share of assets within the Large-Tier category. This underscores the need for enhanced supervision of the Large-Tier Regulated SACCOs given their significant concentration of the Regulated SACCO Industry's asset base.

Similarly, the Medium-Tier Regulated SACCOs, with total assets between Kshs. 1 billion and Kshs. 5 billion, were predominantly composed of 57-DT-SACCOs which collectively held total assets amounting to Kshs. 134.35 billion, representing 11.10% of the total asset base of the Regulated SACCO Industry. In comparison, 27 Medium-Tier NWDT-SACCOs held total assets of Kshs. 55.70 billion accounting for 4.60% of the entire total assets market share of Regulated SACCO Industry.

Overall, the 84 Medium-Tier Regulated SACCOs controlled an aggregate asset base of Kshs. 190.05 billion, representing 15.70% of the total assets of the Regulated SACCO Industry.

Chart 22: Total Assets Market Share of Regulated SACCOs segmented by Number of Regulated SACCOs (2023-2025)

Source: SASRA Database

On the other hand, as illustrated in **Chart 22**, there were 212 Small-Tier Regulated SACCOs whose aggregate total assets amounted to Kshs. 80.96 billion, representing only 6.69% of the total assets of the Regulated SACCO Industry. This indicates that the Small-Tier Regulated SACCOs generally have lower asset base despite being greater in number as compared to the Large-Tier and Medium-Tier Regulated SACCOs.

It is also significant to note that out of the 212 Small-Tier Regulated SACCOs, 146 were NWDT-SACCOs while 66 were DT-SACCOs, indicating that the majority of NWDT-SACCOs representing 82.02% of the Regulated 178-NWDT-SACCOs in 2025 had total assets below Kshs. 1 billion. Like the findings presented in **Chart 22**, an analysis of the market share of total assets among Regulated SACCOs across the three (3) tiers as depicted in **Table 14**, showed that DT-SACCOs dominated both the Large-Tier and Medium-Tier categories.

In 2025, DT-SACCOs accounted for 96.38% of the total assets within the Large-Tier SACCOs, compared to only 3.62% held by NWDT-SACCOs. Likewise, DT-SACCOs held the larger share of total assets in the Medium-Tier category at 70.69%. In contrast, NWDT-SACCOs dominated the Small-Tier category, accounting for 63.84% of the total assets within the tier, while DT-SACCOs held the remaining 36.16%.

From the above analysis, it is evident that majority of the Regulated SACCOs are in the Small-Tier category. While this is appreciated towards the financial inclusion front, it also has a negative impact on the market stability perspective. In order to balance the two, there is a need to bring these small yet many SACCOs under a shared services platform to enable them benefit from the economies of scale while at the same time facilitate the Authority to effectively implement the market stability instruments. Alternatively, a case for merger of these small SACCOs will go along way in ensuring their going concern.

6.2.2. Regulated SACCOs' Total Assets by Field of Membership

As discussed hereinabove, the Regulated SACCO industry is grouped into four (4) main clusters based on the field of membership or common bonds from which they drew their original members at the point of formation or incorporation or from which they draw a majority of the members. These are the Agriculture-based Regulated SACCOs; the Community-based Regulated SACCOs; the Government-based Regulated SACCOs; and the Private Sector-based Regulated SACCOs. This clustering is important in enabling the Authority to understand the individual institutional profiles of the Regulated SACCOs based on the characteristics of the members they serve. **Table 15** provides the distribution of the Regulated SACCO industry's total assets among the four (4) clusters and shows that the 116-Government-based Regulated SACCOs continue to be the most dominant controlling 64.53% of the industry's total assets representing Kshs. 781.30 billion for the period ended December 2025. This was a slight increase in their overall total assets' market share which was reported at 64.49% representing Kshs. 694.00 billion for the period ended December 2024.

Table 15: Distribution of Regulated SACCOs' Total Assets within the Fields of Membership (Common Bond Clusters)

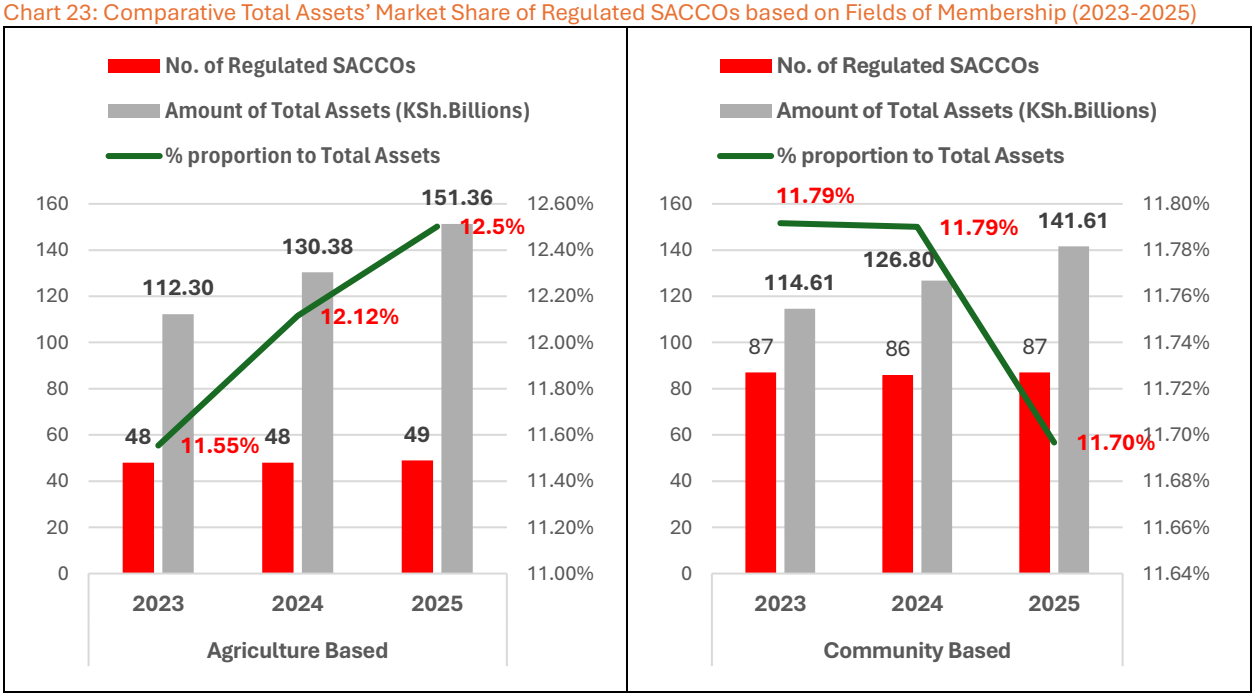
FIELD OF MEMBERSHIP CLUSTER	SACCO SECTOR/INDUSTRY	REGULATED SACCO SEGMENT	NO. OF SACCOs			TOTAL ASSETS (KSh. Billions)			% to Total Assets		
			2023	2024	2025	2023	2024	2025	2023	2024	2025
AGRICULTURE BASED	Crop Production	DT-SACCOs	41	41	41	100.48	116.80	134.67	10.34%	10.85%	11.12%
		NWDT-SACCOs	-	0	1	-	-	0.24	0	0	0
	Dairy Production	DT-SACCOs	7	7	7	11.82	13.58	16.44	1.22%	1.26%	1.36%
		NWDT-SACCOs	-	0	0		-	-	0	0	0
	Total		**48**	**48**	**49**	**112.30**	**130.38**	**151.36**	**11.55%**	**12.12%**	**12.50%**
COMMUNITY BASED	Community	DT-SACCOs	25	26	27	52.33	69.25	80.84	5.38%	6.44%	6.68%
		NWDT-SACCOs	62	60	60	62.28	57.54	60.78	6.41%	5.35%	5.02%
	Total		**87**	**86**	**87**	**114.61**	**126.80**	**141.61**	**11.79%**	**11.79%**	**11.70%**
GOVERNMENT BASED	County Government	DT-SACCOs	7	7	6	30.04	30.58	28.48	3.09%	2.84%	2.35%
		NWDT-SACCOs	3	3	3	1.60	1.72	1.91	0.16%	0.16%	0.16%
	State Corporation	DT-SACCOs	8	8	9	73.07	81.68	92.45	7.52%	7.59%	7.64%
		NWDT-SACCOs	17	17	17	7.88	8.35	8.90	0.81%	0.78%	0.74%
	Teachers	DT-SACCOs	40	40	40	286.11	318.38	364.71	29.44%	29.58%	30.12%
		NWDT-SACCOs	0	-	-	-	-		0.00%	0.00%	0.00%
	General Services	DT-SACCOs	20	22	22	196.81	224.81	252.30	20.25%	20.89%	20.84%
		NWDT-SACCOs	11	9	9	24.54	17.63	20.40	2.52%	1.64%	1.69%
	Universities	DT-SACCOs	6	6	6	9.46	10.15	11.39	0.97%	0.94%	0.94%
		NWDT-SACCOs	4	4	4	0.69	0.71	0.75	0.07%	0.07%	0.06%
	Total		**116**	**116**	**116**	**630.20**	**694.00**	**781.30**	**64.84%**	**64.49%**	**64.53%**
PRIVATE BASED	**Private Sector**	DT-SACCOs	20	20	21	72.78	79.64	88.06	7.49%	7.40%	7.27%
		NWDT-SACCOs	86	85	84	42.07	45.34	48.38	4.33%	4.21%	4.00%
	Total		**106**	**105**	**105**	**114.85**	**124.97**	**136.44**	**11.82%**	**11.61%**	**11.27%**
GRAND TOTALS			**357**	**355**	**357**	**971.96**	**1,076.15**	**1,210.71**			

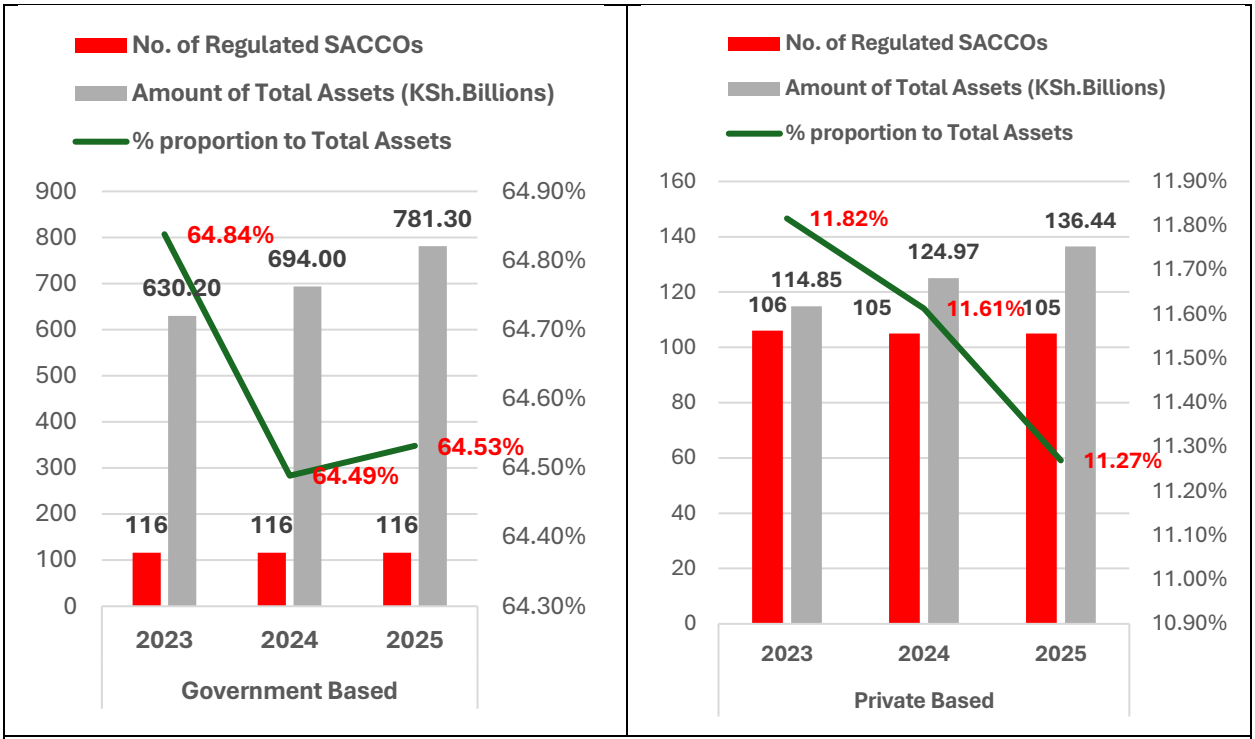
The increase in the total assets' market share of the 116-Government-based Regulated SACCOs can be attributed to the marginal growth in total assets of Regulated SACCOs associated with the State Corporation, Teachers, General Services, and the University sectors. Further, there was 49-Agriculture-based Regulated SACCOs, whose total assets' market share increased to 12.50% representing an aggregate amount of Kshs. 151.36 billion in 2025 compared to a market share of 12.12% in 2024. It is also observed that 87-Community based and the 105-Private Sector-based cluster recorded decline in their respective total assets' market share in 2025. Additionally, the 49-Agriculture-based Regulated SACCOs maintained its lead status over both the Community-based and the Private Sector-based Regulated SACCOs to become second to the

Government-based Regulated SACCOs in terms of their cumulative market share.

As already shown hereinabove, the 49-Agriculture-based Regulated SACCOs had the highest proportion of members in the Regulated SACCO industry with 40.46% of all the members, while the 116-Government-based Regulated SACCOs accounted for 37.12% of all members as depicted in **Chart 11**. **Chart 23** provides a comparative snapshot of the proportion of total assets of Regulated SACCOs within each cluster of fields of membership and shows that although the 49-Agriculture-based Regulated SACCOs constituted 12.50% of the total assets of all the Regulated SACCOs, the cluster had the highest proportion of membership at 40.46% in 2025. The 116-Government-based Regulated SACCOs on the other hand constituted the highest proportion of all the 357-Regulated SACCOs at 32.49% of all Regulated SACCOs and at the same time had the highest proportion of total assets at 64.53% and the proportion of membership at 37.12%.

Chart 23: Comparative Total Assets' Market Share of Regulated SACCOs based on Fields of Membership (2023-2025)





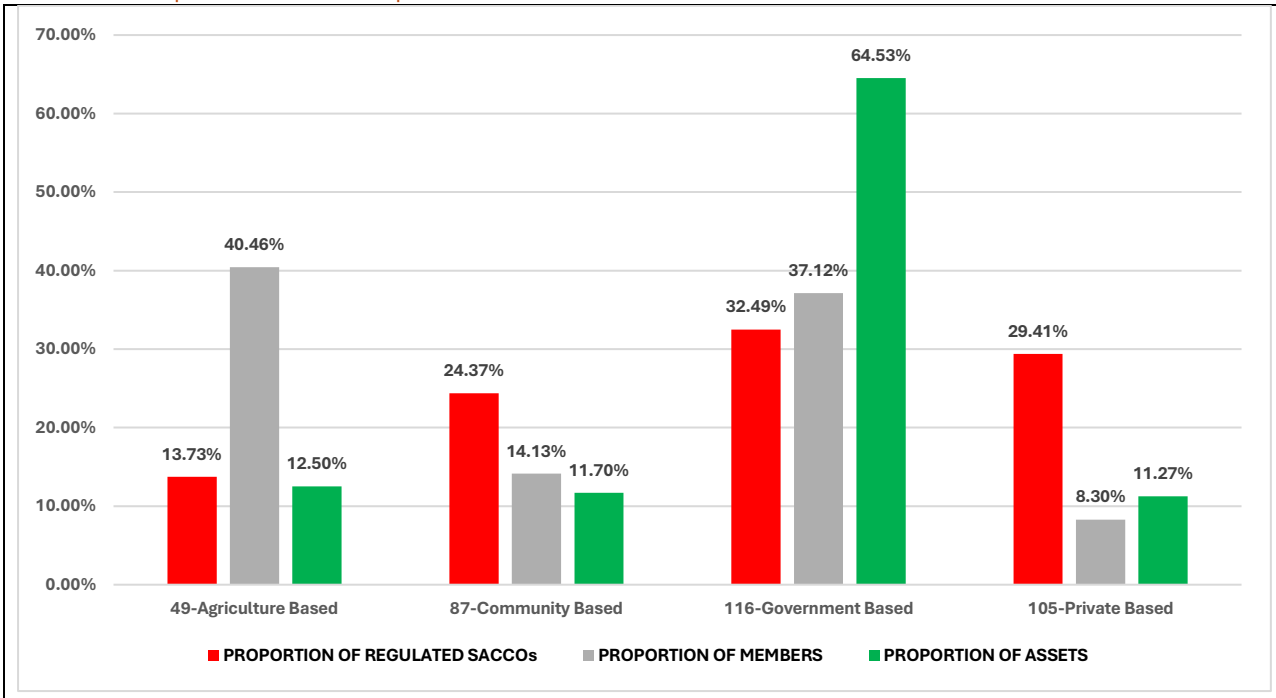
Source: SASRA Database

As illustrated in **Chart 23**, Government-based SACCOs continued to dominate the asset base of the Regulated SACCO industry, accounting for 64.53% of the total Industry's asset base in 2025. The Government-based SACCOs total assets grew to Kshs. 781.30 billion in 2025 up from Kshs. 694.00 billion in 2024, reinforcing their dominance by asset size.

The Agriculture-based SACCOs also recorded notable growth with their share of the total assets of the Regulated SACCO industry increasing to 12.50% in 2025 from 12.12% in 2024. The Agriculture-based SACCOs maintained the upward trajectory and have continued to surpass Community-based SACCOs in market share of total assets since 2024.

Although Community-based SACCOs and Private Sector-based SACCOs recorded growth in the absolute amounts of total assets held, their respective share of total assets of the Regulated SACCO industry declined to 11.70% and 11.27% respectively in 2025. The decline in the proportional share may be attributed to the comparatively stronger growth in assets recorded by Government-based SACCOs during the period under review.

Chart 24: Comparative Proportional Representation of Regulated SACCOs' Total Assets based on the Field of Membership Clusters and Proportion of Membership.



Source: SASRA Database

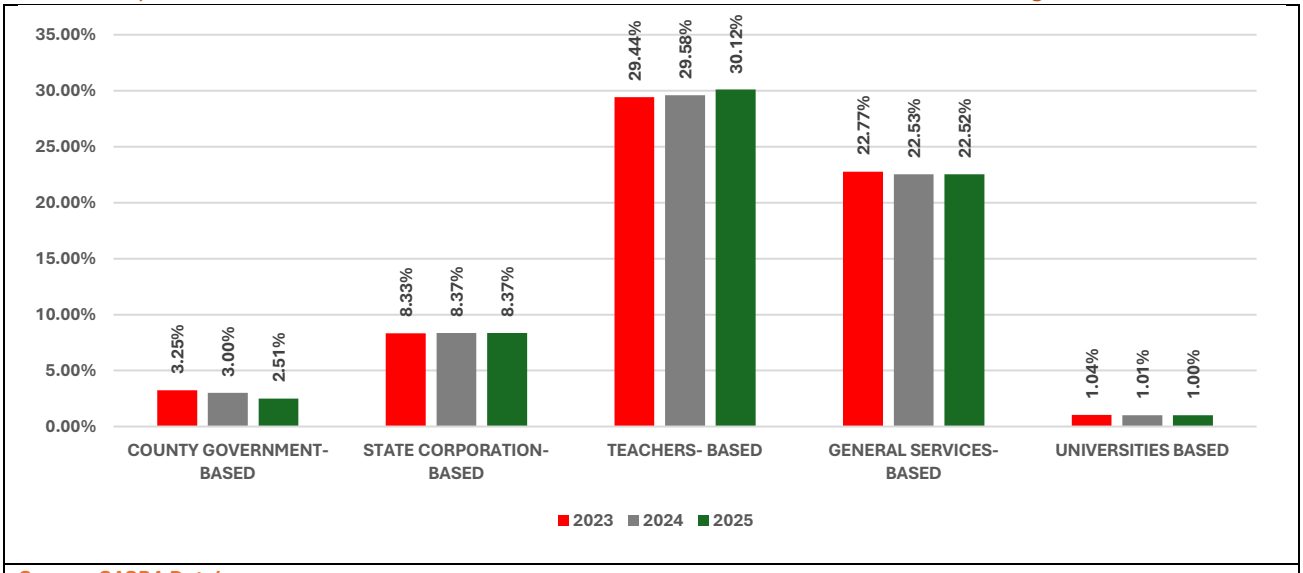
Chart 24 compares the proportion of the Regulated SACCOs members and assets across four distinct SACCO clusters namely, Agriculture-based, Community -Based, Government-Based and Private Sector-Based. From the analysis, Government-Based dominate the sector in terms of financial strength and membership and constitutes 32.49% of the Regulated SACCOs representing the 116-SACCOs and account for the largest share of assets at 64.53% of the total assets. This indicates that Government-Based SACCOs are generally larger, more capitalized and attract wider membership.

The 49-Agricuture-based Regulated SACCOs constitute only 13.73% of the Regulated SACCO yet account for the largest share of members at 40.46% which is the highest membership proportion among all clusters. However, they hold only 12.50% of industry's assets implying that despite having very many members their average asset base remains slightly lower.

Community-Based regulated SACCOs account for 24.37% of the Regulated SACCOs representing 87 SACCOs contributing approximately 14.13% of the total members and about 11.70% of the industry's assets, reflecting moderate participation but relatively low financial capacity.

Similarly, Private Sector-based regulated SACCOs constitute 29.41% of the Regulated SACCOs but account for only 8.30% of members and 11.27% of the total assets, indicating that despite their significant presence in the industry they remain comparatively smaller in terms of membership and asset accumulation.

Chart 25: Proportionate Distribution of Total Assets within the sub-clusters of Government-based Regulated SACCOs



Source: SASRA Database

Chart 25 illustrates the proportionate distribution of total assets within the subclusters of Government-based Regulated SACCOs for the period 2023 to 2025 which remained relatively stable across the period with some slight variations among the sub clusters. The analysis shows that the Teacher-based Regulated SACCOs had the highest proportion of the total assets at 30.12% in 2025 which is a slight increase from 2024 at 29.58% and dominating throughout the period which demonstrates its continued dominance and strong financial position within the Government-based SACCO cluster.

The General Services-Based SACCOs was the second highest with a proportion of 22.52% of the industry's total asset though with a marginal drop from 22.53% of the market share in 2024. The State corporation-based SACCOs maintained a stable asset share of 8.37% while the County Government-based and the University-based SACCOs continued to have the least market share proportion at 2.50% and 1.00% which was a drop from 3.00% and 1.01% in 2024 market share respectively. Therefore, the rise in Teachers-based Regulated SACCOs with a slight drop in other clusters and State Corporation-Based SACCOs recording a steady asset proportion across the period explains the aggregate rise in the Government-based regulated SACCOs to 64.53% of the market share from 64.49% in 2024.

From the foregoing the strategic importance of the Teachers-based and the General Services-based Regulated SACCOs due to the apparent high concentration of the industry's total assets in them cannot be overemphasized. The Authority shall in accordance with its Risk Based Supervision policy continue to deploy commensurate supervisory resources given the elevated risks which they portend to the Regulated SACCO industry, the financial sector, and the national economy at large.

6.3. The Regulated SACCOs by Total Deposit Liabilities

6.3.1. General Distribution of Deposit Liabilities in the Regulated SACCO Industry.

The three (3) types of deposit liabilities within the Regulated SACCO industry are non-withdrawable deposits (popularly known as BOSA deposits), withdrawable deposits (popularly known as FOSA deposits) and the fixed or term deposits. **Table 16** presents the general distribution of total deposits within the Regulated SACCO industry and shows that six (6) Regulated DT-SACCOs grew to cross the Kshs. 5 billion deposits threshold in 2025 namely, *M/S Bingwa SACCO Society Ltd, M/S Fortune SACCO Society Ltd, M/S GDC SACCO Society Ltd, M/S K-Unity SACCO Society Ltd, M/S Tembo SACCO Society Ltd and M/S Yetu SACCO Society Ltd.*

As a result, the number of Regulated SACCOs with deposits above Kshs. 5 billion increased to 46-Regulated SACCOs in 2025, comprising 44-DT-SACCOs and 2-NWDT-SACCOs. Notably, the 44-DT-SACCOs held total deposits amounting to Kshs. 569.87 billion, translating to a market share of 68.43%, up from 64.31% in 2024. These DT-SACCOs therefore continue to control the largest proportion of total deposits within the Regulated SACCO Industry.

It is also noteworthy that the number of NWDT-SACCOs with total deposits above Kshs. 5 billion remained just two (2). However, the total deposits held by these 2-NWDT-SACCOs increased from Kshs. 11.36 billion in 2024 to Kshs. 12.67 billion in 2025. Overall, the 46 Regulated SACCOs with deposits above Kshs. 5 billion accounted for the highest share of the Regulated SACCO Industry deposits at 69.95% in 2025. This trend mirrors the findings in **Table 14** where only 61 Regulated SACCOs accounted for 77.62% of the total assets within the Regulated SACCO Industry.

Table 16: Distribution of the Total Deposit Liabilities of Regulated SACCOs by Size of the Deposits (31st Dec 2023-31st Dec 2025)

CATEGORY OF REGULATED SACCOs BY TOTAL DEPOSIT SIZE	SEGMENT OF REGULATED SACCOs	NUMBER OF SACCOS			TOTAL DEPOSITS (Kshs. Billions)			PROPORTION TO TOTAL DEPOSITS		
		2023	2024	2025	2023	2024	2025	2023	2024	2025
Total Deposits above Kshs. 5Billion	DT-SACCOs	35	38	44	421.65	481.99	569.87	61.81%	64.31%	68.43%
	NWDT-SACCOs	4	2	2	23.64	11.36	12.67	3.46%	1.52%	1.52%
	Totals	**39**	**40**	**46**	**445.28**	**493.35**	**582.54**	**65.27%**	**65.83%**	**69.95%**
Total Deposits between KSh.1Billion above Kshs. 5Billion	DT-SACCOs	47	50	50	117.64	131.45	122.55	17.24%	17.54%	14.72%
	NWDT-SACCOs	18	19	20	37.76	42.41	46.60	5.53%	5.66%	5.60%
	Totals	**65**	**69**	**70**	**155.40**	**173.86**	**169.15**	**22.78%**	**23.20%**	**20.31%**
Total Deposits below Kshs. 1Billion	DT-SACCOs	92	89	85	35.91	35.88	34.14	5.26%	4.79%	4.10%
	NWDT-SACCOs	161	157	156	45.60	46.34	46.97	6.68%	6.18%	5.64%
	Totals	**253**	**246**	**241**	**81.51**	**82.22**	**81.11**	**11.95%**	**10.97%**	**9.74%**
	Grand Totals	**357**	**355**	**357**	**682.19**	**749.43**	**832.80**			

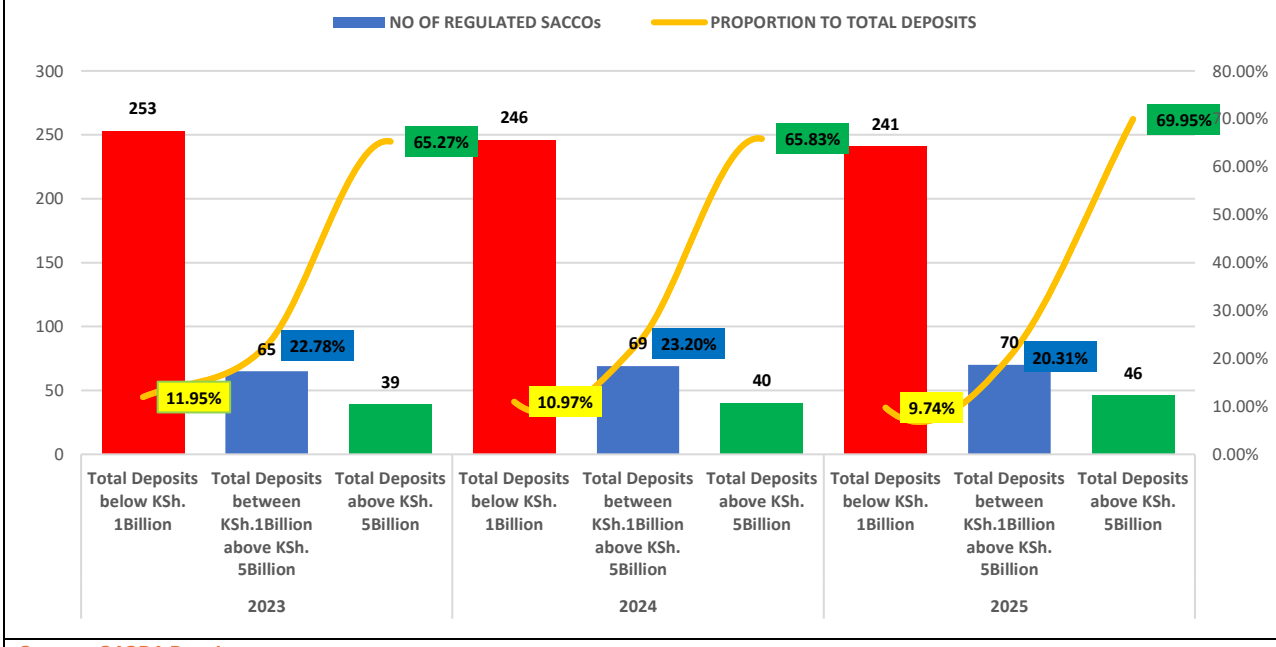
Source: SASRA Database

On the other hand, 70 Regulated SACCOs with total deposits ranging between Kshs. 1 billion and Kshs. 5 billion accounted for only 20.31% of the industry's total deposits in 2025 which is a decline from 23.20% in 2024. Similarly, 241 Regulated SACCOs with total deposits below Kshs. 1 billion, comprising 156-NWDT-SACCOs and 85-DT-SACCOs, accounted for only 9.74% of the total deposits market share in 2025 down from 10.97% in 2024. These findings further reinforce the earlier observations in that NWDT-SACCOs generally operate on a comparatively lower asset base and consequently they hold lower total deposits within the Regulated SACCO industry.

As further illustrated in **Chart 26**, regulated SACCOs with deposits above Kshs. 5 billion have consistently accounted for the largest share of deposit liabilities within the Regulated SACCO Industry over the years.

In contrast, SACCOs with deposits below Kshs. 1 billion have continued to register a declining trend on the share of total deposit liabilities over the same period.

Chart 26: Proportion of the Total Deposit Liabilities by Size and the Number of Regulated SACCOs (2023-2025)



Source: SASRA Database

6.3.2. Distribution of the Growth Rates of Total Deposit Liabilities

Table 17 provides an analysis of the growth rates of the 179-DT-SACCOs and shows a total of 163-DT-SACCOs recorded positive growth rates in 2025 compared to a total of 155-DT-SACCOs which recorded positive growth rates in 2024 in their deposits and savings.

Table 17: Distribution of Growth Rates in Total Deposits of DT- SACCOs (2023-2025)

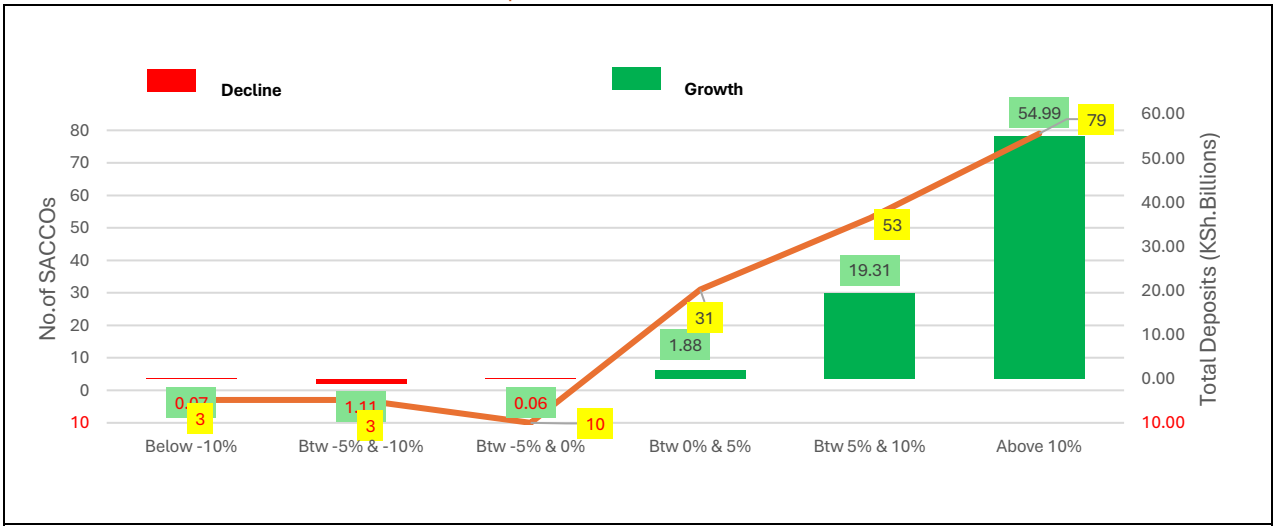
GROWTH RATE BANDS	No. of SACCOs			Total Amount Change (Kshs. Billions)		
	2023	2024	2025	2023	2024	2025
Above 10%	78	83	79	32.93	40.29	54.99
Between 5% & 10%	45	49	53	15.78	18.68	19.31
Between 0% & 5%	33	23	31	4.28	1.30	1.88
Total Positive Growth	**156**	**155**	**163**	**52.98**	**60.27**	**76.18**
Between -5% & 0%	13	19	10	(0.07)	(0.09)	(0.06)
Between -5% & -10%	2	3	3	(0.01)	(0.66)	(1.11)
Below -10%	3	0	3	(0.18)	(0.00)	(0.07)
Total Negative Growth	**18**	**22**	**16**	**(0.26)**	**(0.75)**	**(1.23)**
TOTALS	**174**	**177**	**179**	**52.73**	**59.52**	**74.95**

As illustrated in **Chart 27**, the distribution of growth rates in total deposits among DT-SACCOs in the year 2025 depicts the unique characteristics exhibited by DT-SACCOs experiencing positive and negative growth. In particular, the analysis unpacks the DT-SACCOs whose stability and sustainability are threatened by weakened negative growth rates in deposits so as to allow the Authority to deploy prompt supervisory and corrective measures to stem any associated risks.

The findings indicate that a total of 163-DT-SACCOs recorded a positive growth rate, while 16-DT-SACCOs recorded negative growth rates in deposits liabilities in 2025 as follows:

a) 79-DT-SACCOs registered deposit growth above 10% with a cumulative sum of Kshs. 54.99 billion being mobilised in 2025, demonstrating strong savings mobilization and increased member confidence in the Regulated SACCO industry.
b) 53-DT -SACCOs recorded moderate growth of between 5% and 10% with a cumulative sum of Kshs. 19.31 billion being mobilised in 2025.
c) 31-DT-SACCOs recorded growth rates ranging between 0% and 5% with a cumulative sum of Kshs. 1.88 billion being mobilised in 2025.

Chart 27: Distribution of Growth Rates in Total Deposits of DT- SACCOs 2025



Source: SASRA Database

Conversely, only a small number of SACCOs experienced contraction in total deposits with 16-DT-SACCOs recording negative growth rates. The reduction implies weakened growth momentum among the affected DT-SACCOs possibly attributed to reduced member deposits, increased withdrawals, loan repayment challenges or broader economic pressures affecting member savings capacity. The 16-DT-SACCOs recorded decline rates in total deposits as follows:

a) 10-DT-SACCOs posted marginal decline rates between negative 5% and 0% representing Kshs. 0.06 billion declines in 2025.

b) 3-DT-SACCOs recorded moderate decline rates ranging between negative 5% and negative 10% accounting for Kshs. 1.11 billion in 2025.

c) 3-DT-SACCOs recorded a decline rate below negative 10% totalling to Kshs. 0.07 billion in 2025.

Analysis of **Table 18** illustrates the distribution of growth rates in total deposits among NWDT-SACCOs in the year 2025. This shows a decline from the 139-NWDT-SACCOs that recorded positive growth in 2024 and the 141-NWDT-SACCOs in 2023, indicating a consistent downward trend in the number of NWDT-SACCOs registering growth in deposits. This trend persisted despite the total number of NWDT-SACCOs in the Regulated SACCO industry remaining constant at 178 in both 2024 and 2025.

Table 18: Distribution of Growth Rates in Total Deposits of NWDT-SACCOs (2023-2025)

GROWTH RATE BANDS	No of SACCOs			Total Amount Change (Kshs. Billions)		
	2023	2024	2025	2023	2024	2025
Above 10%	53	45	52	7.25	5.38	6.26
Between 5% & 10%	51	58	49	2.10	2.46	1.96
Between 0% & 5%	37	36	34	0.50	0.48	0.54
Total Positive Growth	**141**	**139**	**135**	**9.85**	**8.32**	**8.76**
Between (Neg)-5% & 0%	23	22	26	(0.10)	(0.10)	(0.17)
Between (Neg) -5% & -10%	5	11	11	(0.06)	(0.12)	(0.77)
Below (Neg) -10%	14	6	6	0.55	(0.18)	(0.11)
Total Negative Growth	**42**	**39**	**43**	**(0.71)**	**(0.41)**	**(1.05)**
TOTALS	**183**	**178**	**178**	**9.14**	**7.91**	**7.70**

Source: SASRA Database

Chart 28 analyses the growth rates in total deposit liabilities of NWDT-SACCOs in 2025. It thus depicts the unique characteristics exhibited by NWDT-SACCOs experiencing positive and negative growth rates. In particular, the analysis demonstrates the NWDT-SACCOs whose stability and sustainability are threatened by weakened negative growth rates in deposits so as to allow the Authority to deploy prompt supervisory and corrective measures to stem any associated risks.

The findings indicate that a total of 135-NWDT-SACCOs recorded positive growth rates as follows:

a) 52-NWDT-SACCOs registered growth rates above 10%, translating to an absolute increase in deposits of Kshs. 6.26 billion in 2025.

b) 49-NWDT-SACCOs recorded growth rates ranging between 5% and 10%, with an increase of Kshs. 1.96 billion in deposits in 2025.

c) 34-NWDT-SACCOs reported growths rates between 0% and 5%, accounting for an additional Kshs. 0.54 billion in deposits in 2025.

Conversely, 43-NWDT-SACCOs recorded declines in deposits during the year under review collectively shedding off Kshs. 1.05 billion in deposits, representing a significant decline from the Kshs. 0.41 billion recorded in 2024. For instance;

a) 26-NWDT-SACCOs experienced decline rates ranging between 0% and negative 5%, collectively shedding off Kshs. 0.17 billion in deposits in 2025.

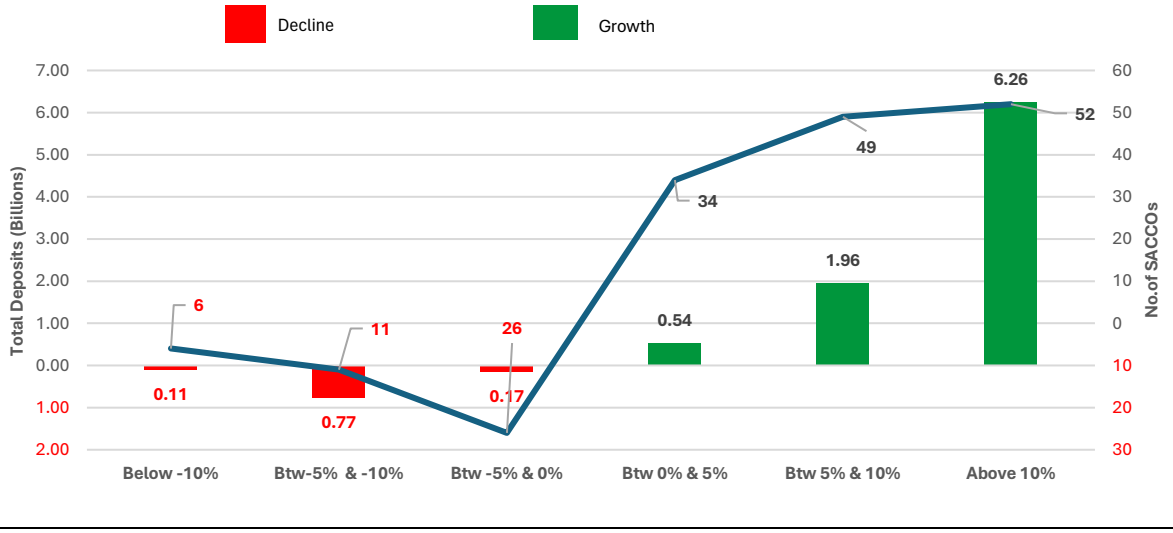
b) 11-NWDT-SACCOs recorded declines of between negative 5% and negative 10% translating to a cumulative reduction of Kshs. 0.77 billion in 2025.

c) 6-NWDT-SACCOs registered declines at rates exceeding negative 10% and

cumulatively shedding deposits amounting to Kshs. 0.11 billion in 2025.

Notably, although the number of NWDT-SACCOs that recorded deposit growth declined in 2025 compared to 2024, the aggregate increase in deposits among the 135-NWDT-SACCOs amounted to Kshs. 8.76 billion in 2025, surpassing the Kshs. 8.32 billion growth recorded by the 139-NWDT-SACCOs in 2024.

Chart 28: Distribution of Growth Rates in Total Deposits of NWDT-SACCOs 2025



Btw-Between

Source: SASRA Database

6.3.3. Distribution of Deposit Liabilities by Field of Membership

Table 19 provides the distribution of the Regulated SACCO industry's total deposit liabilities amounting to Kshs. 832.80 billion among the four (4) main clusters of fields of memberships or common bonds. Like the distribution of the total assets among the fields of memberships, the analysis shows that the 116-Government-based Regulated SACCOs had the highest proportion of the industry's total deposit liabilities amounting to Kshs. 539.55 billion and representing a market share of 64.79% of the industry's total deposit liabilities which is reflected in the aggregate rise of the total deposits liabilities for the year.

Despite Agriculture-Based Regulated SACCOs being with the least proportion of the total deposits it made significant gains in their share of total sector deposits, with the proportion rising from 10.90% amounting to Kshs. 81.66 billion in 2024 to 11.15% amounting to Kshs. 92.86 billion in 2025. The cluster also expanded by admitting one additional Non-WDT SACCO, *M/S Kenfam Regulated Non-WDT SACCO Society Ltd*, thus increasing the number of SACCOs from 48 to 49 in 2025, which reflects improved deposit mobilization within the cluster. Community-Based Regulated SACCOs had an additional DT-SACCO, *M/S United Winners SACCO Society Ltd* which transitioned from NWDT-SACCO thus increasing the number of Community-based SACCOs to 87 in 2025 from 86 in 2024. The total deposits for the 87-Community-based SACCOs increased to Kshs. 103.97 billion in 2025 from Kshs. 95.11 billion in 2024. However, despite the growth in deposits, their proportion to total industry's deposits slightly declined from 12.69% to 12.48%, implying that the overall industry's deposits grew at a faster rate compared to the Community-based cluster.

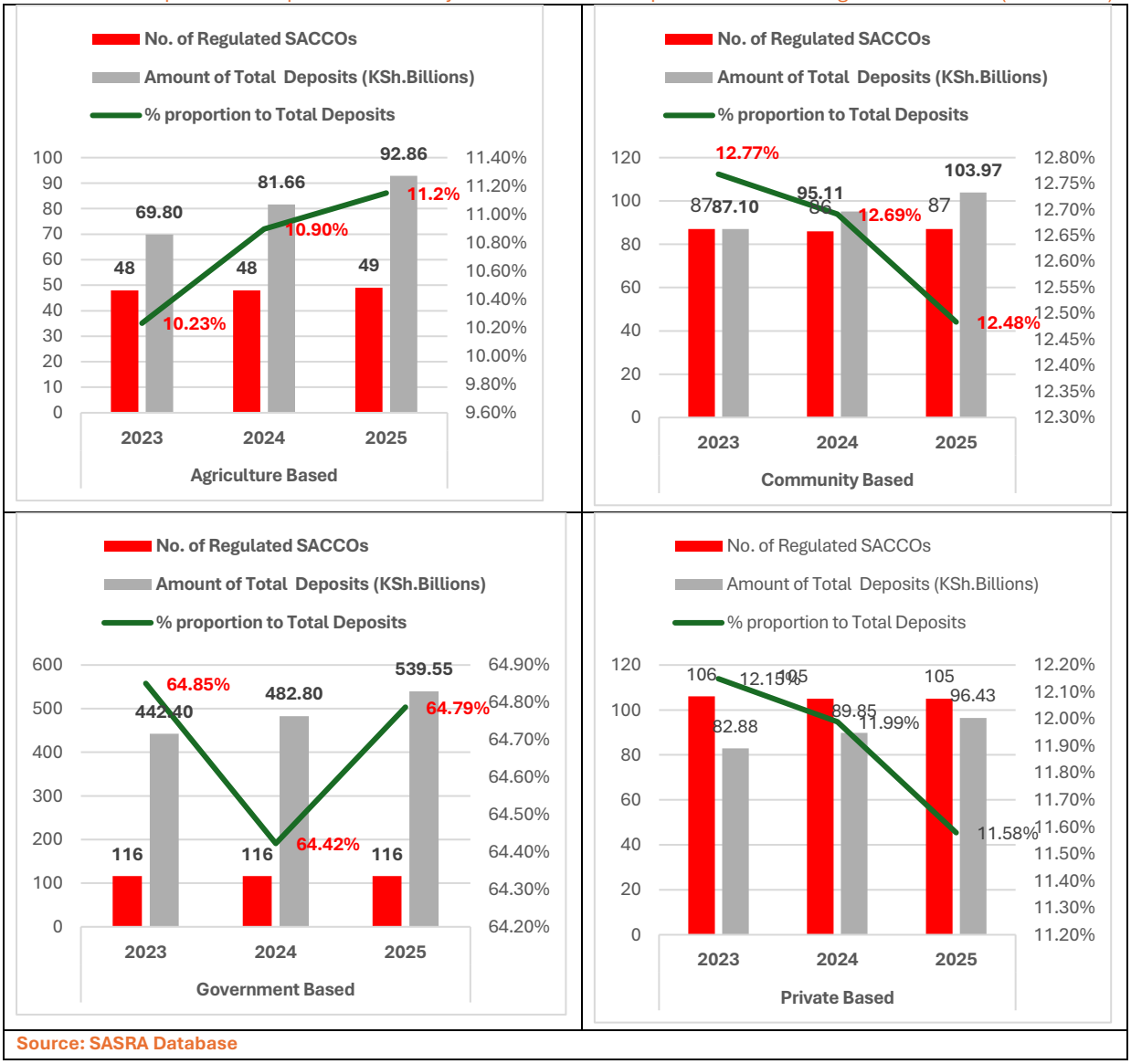
Table 19: Distribution of Total Deposit Liabilities of Regulated SACCOs based on Field of Membership

COMMON BOND	SECTOR/INDUSTRY	SACCO SEGMENT	NO. OF SACCOs		TOTAL DEPOSITS		% PROPORTION TO TOTAL DEPOSITS	
			2024	2025	2024	2025	2024	2025
Agriculture Based	CROP PRODUCTION	DT-SACCOs	41	41	72.14	81.29	9.63%	9.76%
		NWDT-SACCOs		1		0.20		0.02%
	DAIRY PRODUCTION	DT-SACCOs	7	7	9.52	11.37	1.27%	1.37%
		NWDT-SACCOs						0.00%
	TOTAL		**48**	**49**	**81.66**	**92.86**	**10.90%**	**11.15%**
Community Based	COMMUNITY	DT-SACCOs	26	27	50.50	57.49	6.74%	6.90%
		NWDT-SACCOs	60	60	44.61	46.47	5.95%	5.58%
	TOTAL		**86**	**87**	**95.11**	**103.97**	**12.69%**	**12.48%**
Government Based	COUNTY GOVERNMENT	DT-SACCOs	7	6	21.58	20.73	2.88%	2.49%
		NWDT-SACCOs	3	3	1.31	1.46	0.18%	0.18%
	STATE CORPORATION	DT-SACCOs	8	9	57.85	64.67	7.72%	7.77%
		NWDT-SACCOs	17	17	6.00	6.24	0.80%	0.75%
	TEACHERS	DT-SACCOs	40	40	226.42	258.27	30.21%	31.01%
		NWDT-SACCOs	-	-				0.00%
	GENERAL SERVICES	DT-SACCOs	22	22	148.21	164.50	19.78%	19.75%
		NWDT-SACCOs	9	9	13.78	15.46	1.84%	1.86%
	UNIVERSITIES	DT-SACCOs	6	6	7.11	7.66	0.95%	0.92%
		NWDT-SACCOs	4	4	0.53	0.55	0.07%	0.07%
	TOTAL		**116**	**116**	**482.80**	**539.55**	**64.42%**	**64.79%**
Private Based	**PRIVATE SECTOR**	DT-SACCOs	20	21	55.99	60.58	7.47%	7.27%
		NWDT-SACCOs	85	84	33.87	35.85	4.52%	4.30%
	TOTAL		**105**	**105**	**89.85**	**96.43**	**11.99%**	**11.58%**
GRAND TOTALS			**355**	**357**	**749.43**	**832.80**		

Source: SASRA Database

The Private sector-based Regulated SACCOs on the other hand, had a market share of 11.58% representing a cumulative deposit amounting to Kshs. 96.43 billion and maintained 105-SACCOs in both periods. This indicates that the cluster remained a significant contributor to the Regulated SACCO industry, with its stable number of Regulated SACCOs indicating consistency and sustained participation in the industry as summarised in **Chart 29.**

Chart 29: The Proportion of Deposit Liabilities by Fields of Membership and Number of Regulated SACCOs (2023-2025)



Source: SASRA Database

6.3.4. Distribution of Total Deposit Liabilities by Types of Deposits

As already indicated elsewhere in this *Report,* there are three (3) main types of deposit liabilities held by Regulated SACCOs in Kenya, each with its unique characteristics. These are the withdrawable deposits (FOSA deposits); the non-withdrawable deposits (BOSA deposits); and the fixed or term deposits. Both the withdrawable and the fixed or term deposits are by their nature demand deposits and are thus mobilised and held by DT-SACCOs only, while both the DT-SACCOs and the NWDT-SACCOs are legally permitted to mobilise and hold the non-withdrawable deposits (BOSA). **Table 20** shows a summary of the distribution of the Regulated SACCO industry's deposits of Kshs. 832.80 billion in 2025 among the three (3) typologies of deposits.

Table 20: Summary of Distribution of Total Deposit Liabilities by Type and Nature of the Deposits (31st Dec 2023-31st Dec 2025)

DISTRIBUTION OF DEPOSIT LIABILITIES	SEGMENT OF REGULATED SACCOs	TOTAL AMOUNT OF DEPOSITS (KSHS. BILLIONS)			Y-to-Y Change	
		2023	2024	2025	2023/24	2024/25
Withdraw-able Deposits (FOSA)	DT-SACCOs	89.28	99.89	113.67	11.89%	13.80%
Fixed Term Deposits	DT-SACCOs	25.90	26.95	35.64	4.05%	32.26%
Non-withdraw-able Deposits (BOSA)	DT-SACCOs	460.01	522.48	577.25	13.58%	10.48%
	NWDT-SACCOs	107.00	100.11	106.24	-6.44%	6.13%
	Totals	567.01	622.59	683.49	9.80%	9.78%
Totals		682.19	749.43	832.80	9.86%	11.12%

Source: SASRA Database

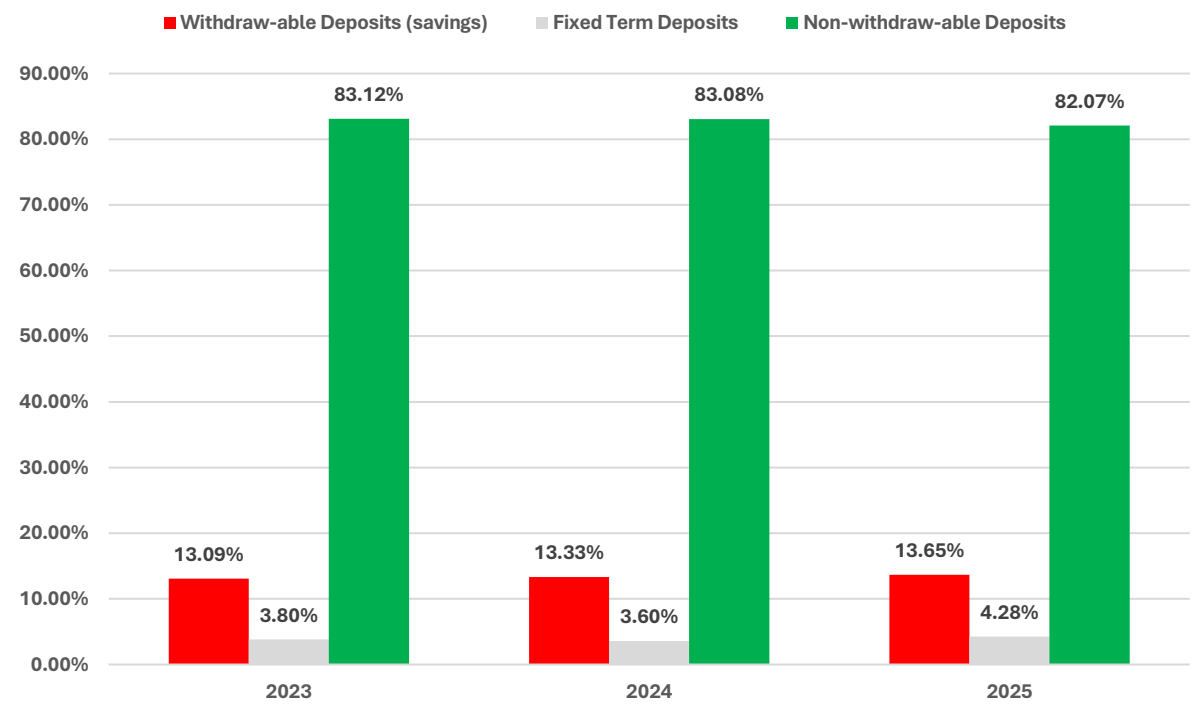
Analysis of **Table 20** indicates that non-withdrawable deposits (BOSA) remained the most dominant type of deposit liabilities held by Regulated SACCOs. Despite the total non-withdrawable deposits increasing to Kshs. 683.49 billion in 2025 from Kshs. 622.59 in 2024, it is observable that it expanded at a slower rate of 9.78% in 2025 compared to a rate of 9.80% in 2024.

Further, it is also discerned that out of the total non-withdrawable deposits, a total of Kshs. 577.25 billion was held by DT-SACCOs while Kshs. 106.24 billion was held by NWDT-SACCOs. Notably, DT-SACCOs have consistently accounted for the largest share of non-withdrawable deposits in the industry.

Withdrawable deposits (FOSA) and fixed term deposits held by DT-SACCOs also recorded positive growth during the period under review. The withdrawable deposits increased to Kshs. 113.67 billion in 2025 recording a growth of 13.80% compared to the amount Kshs. 99.89 billion recorded in 2024. Similarly, fixed-term deposits also grew from 26.95 billion in 2024 to Kshs. 35.64 billion in 2025, marking the highest growth rate amongst all the types of deposit liabilities in Industry at 32.26%. Despite the notable growth recorded in both Withdrawable deposits (FOSA) and fixed term deposits, they accounted for a relatively smaller share of the total deposit liabilities in the Regulated SACCO Industry at 13.65% and 4.28% respectively as depicted in **Chart 30**.

The growth in both withdrawable (FOSA) and fixed term deposits reflect an increasing member confidence in DT-SACCOs, particularly in regard to withdrawable (FOSA) and fixed term deposits. This trend underscores the need for DT-SACCOs to ensure effective liquidity management in order to sustain the members' trust and meet potential withdrawal demands efficiently.

Chart 30: Proportionate Representation of the Total Deposit Liabilities by Type and Nature of the Deposits



Source: SASRA Database

6.3.5. Regulated SACCOs by Number of Deposit Accounts

The Authority continues to assess, monitor, and respond to risks associated with deposit liabilities held by Regulated SACCOs through several tools including the quarterly Statement of Deposit Return, which every Regulated SACCO is statutorily required to submit to the Authority. The return monitors and assess the –

a) range of amount of deposits held by the Regulated SACCOs;

b) number of deposit accounts held by Regulated SACCOs within each range of deposits; and

c) amount of deposits held by Regulated SACCOs in such accounts within each range of deposits.

Table 21 presents an overall summary of the statement of deposit return for the 357-Regulated SACCOs. The analysis indicates that the total number of deposit accounts held by Regulated SACCOs increased to 18.95 million in 2025 from 16.05 million in 2024. Given that the total membership of the Regulated SACCO industry stood at 7.87 million in 2025 as discussed earlier in this report, the analysis of the number of accounts implies that on average a member may be operating two (2) or more deposit accounts with their SACCOs. This is consistent with the SACCO tradition where a member maintains a non-withdrawable deposit account (BOSA) while at the same time operating a withdrawable deposit (FOSA) account especially for DT -SACCOs.

Table 21: Distribution of Deposit Liabilities by Number of Deposit Accounts held by Regulated SACCOs

DEPOSIT RANGE	ASSET CLUSTER OF REGULATED SACCOs	NO OF ACCOUNTS (THOUSANDS)			DEPOSIT AMOUNT (KSHS. BILLIONS)		
		2023	2024	2025	2023	2024	2025
Below Kshs. 50,000	Large-Tier	6,594	8,588	10,152	22.31	31.59	30.82
	Mid-Tier	4,767	3,327	4,590	8.75	7.49	9.32
	Small Tier	1,761	2,386	2,133	3.53	4.82	4.47
	Subtotal	**13,122**	**14,301**	**16,875**	**34.59**	**43.90**	**44.61**
Between Kshs. 50,000 & Kshs. 100,000	Large-Tier	269	302	367	18.55	21.16	24.81
	Mid-Tier	95	85	109	6.37	5.74	7.29
	Small Tier	36	54	51	2.20	3.67	3.54
	Subtotal	**399**	**442**	**526**	**27.11**	**30.58**	**35.64**
Between Kshs. 100,000 & Kshs. 300,000	Large-Tier	397	436	549	70.82	78.77	98.80
	Mid-Tier	129	114	148	20.22	18.78	24.46
	Small Tier	31	66	63	4.89	11.37	11.08
	Subtotal	**557**	**616**	**761**	**95.93**	**108.91**	**134.35**
Between Kshs. 300,000 & Kshs. 1,000,000	Large-Tier	373	438	505	192.02	228.53	232.77
	Mid-Tier	66	77	96	30.01	36.84	46.72
	Small Tier	14	39	38	6.59	19.42	19.05
	Subtotal	**452**	**554**	**638**	**228.62**	**284.79**	**298.55**
Above Kshs. 1,000,000	Large-Tier	82	107	117	165.88	220.71	253.04
	Mid-Tier	15	23	27	20.09	41.64	47.66
	Small Tier	2	10	10	2.95	18.90	18.96
	Subtotal	**98**	**140**	**154**	**188.93**	**281.25**	**319.66**
GRAND TOTALS		**14,628**	**16,052**	**18,953**	**575.19**	**749.43**	**832.80**

Source: SASRA Database

Table 22 provides a further analysis of the proportionate distribution of the deposit accounts within the prescribed deposit ranges and the proportionate distribution of the amount of deposit held within each of the prescribed deposit range distributed within the tiered cluster of the SACCOs. The analysis shows that majority of deposits accounts totaling to 16.86 million and representing 89.03% of all deposit accounts, held balances below Kshs. 50,000 which cumulatively amounted to Kshs.

44.61 billion in 2025. This was predominantly driven by Large-Tier SACCOs, which accounted for 60.16% in 2025 of all the deposit accounts up from 60.05% in 2024.

Conversely, deposit accounts holding balances above Kshs. 1 million accounted for the largest share of total deposits of the Regulated SACCO industry, amounting to Kshs. 319.66 billion and represented 38.38% of total deposits. Further, large-tier SACCOs capture 76.01% of total deposit accounts and 79.16% of the total deposit amounts held by the industry in 2025. It is also observed that within the above Kshs. 1 million deposit range, the Mid-Tier SACCOs increased from holding 16.75% of deposit accounts in 2024 to 17.79% in 2025 and the proportion of deposit amounts held increased marginally from 14.80% in 2024 to 14.91% in 2025. In contrast, the deposit range between Kshs. 100,000 to Kshs. 300,000 bracket showed that the Small-Tier SACCOs dropped from holding a proportion of deposit accounts of 10.73% in 2024 to 8.29% in 2025 while the proportion of deposits amounts held declined from 10.44% in 2024 to 8.25% in 2025.

Table 22: Proportion of the Number of Deposit Accounts and Amounts held in the Deposit Accounts, 2023-2025

DEPOSIT RANGE	ASSET CLUSTER OF REGULATED SACCOs	DEPOSIT ACCOUNTS			DEPOSIT AMOUNT		
		2023	2024	2025	2023	2024	2025
Below Kshs. 50,000	Large-Tier	50.26%	60.05%	60.16%	64.49%	71.96%	69.10%
	Mid-Tier	36.33%	23.26%	27.20%	25.30%	17.07%	20.88%
	Small Tier	13.42%	16.69%	12.64%	10.21%	10.97%	10.02%
	Subtotal	**89.70%**	**89.09%**	**89.03%**	**6.01%**	**5.86%**	**5.36%**
Between Kshs. 50,000 & Kshs. 100,000	Large-Tier	67.30%	68.49%	69.71%	68.40%	69.20%	69.61%
	Mid-Tier	23.71%	19.26%	20.65%	23.50%	18.78%	20.45%
	Small Tier	8.99%	12.25%	9.64%	8.10%	12.01%	9.94%
	Subtotal	**2.73%**	**2.75%**	**2.77%**	**4.71%**	**4.08%**	**4.28%**
Between Kshs. 100,000 & Kshs. 300,000	Large-Tier	71.26%	70.82%	72.19%	73.82%	72.32%	73.54%
	Mid-Tier	23.25%	18.44%	19.52%	21.08%	17.24%	18.21%
	Small Tier	5.49%	10.73%	8.29%	5.10%	10.44%	8.25%
	Subtotal	**3.81%**	**3.84%**	**4.01%**	**16.68%**	**14.53%**	**16.13%**
Between Kshs. 300,000 & Kshs. 1,000,000	Large-Tier	82.44%	79.02%	79.13%	83.99%	80.24%	77.97%
	Mid-Tier	14.50%	13.89%	14.98%	13.13%	12.94%	15.65%
	Small Tier	3.06%	7.09%	5.89%	2.88%	6.82%	6.38%
	Subtotal	**3.09%**	**3.45%**	**3.37%**	**39.75%**	**38.00%**	**35.85%**
Above Kshs. 1,000,000	Large-Tier	83.48%	76.38%	76.01%	87.80%	78.47%	79.16%
	Mid-Tier	14.88%	16.75%	17.79%	10.64%	14.80%	14.91%
	Small Tier	1.65%	6.87%	6.20%	1.56%	6.72%	5.93%
	Subtotal	**0.67%**	**0.87%**	**0.81%**	**32.85%**	**37.53%**	**38.38%**
GRAND TOTALS							

Source: SASRA Database

6.4. The Sectoral Lending by Regulated SACCOs

The Regulated SACCO industry has adopted a standard and uniform reporting for its quarterly sectoral lending based on eight (8) economic sectors namely agricultural; trade; manufacturing and servicing industries; education; human health; land and housing; finance, investments, and insurance; and consumption and social services sectors. The report is an important supervisory tool utilised by the Authority in tracking the sectors in respect of which Regulated SACCOs are earmarked to advance loans and credit facilities. This in turn allows the Authority to deploy prompt corrective actions associated with the risks prevalent or germane to a specific or particular sector of the economy.

Table 23 provides the sectoral lending report by Regulated SACCOs and shows that loans and credit facilities to land and housing sector accounted for the largest share of lending, amounting to Kshs.157.20 billion, which represents 26.35% of the total loan disbursed in 2025. This reflects a significant increase from Kshs. 137.12 billion representing 25.26% recorded in 2024 which underscores the sustained preference for real estate related financing within the SACCO sub-sector. This finding is consistent with the *Economic Survey Report 2026* which indicates that the construction sector expanded by 6.8% in 2025, a significant improvement compared to 0.7% growth in 2024. This growth was primarily driven by increased civil works, particularly the development of residential buildings, which in turn stimulated demand for financing from SACCOs.

The education sector remained the second-largest recipient of SACCO lending for the third consecutive year, underscoring its continued significance within the credit portfolio of Regulated SACCOs. In 2025, a total of Kshs.124.51 billion was advanced to the sector, accounting for 20.87% of total loans and credit facilities issued during the year. Despite maintaining its ranking, this share represents a slight decline from 22.02% recorded in 2024, indicating a modest adjustment in credit allocation. The sustained prominence of the education sector reflects the consistent demand for education financing by SACCO members. The prevailing lending pattern is expected to persist, as regulated SACCOs continue to align their credit strategies with the socio-economic needs and priorities of their membership base. This member-focused approach is likely to sustain demand across key consumption-driven and livelihood-supporting sectors.

In contrast, the agricultural sector accounted for Kshs. 110.74 billion representing 18.56% of total SACCO lending in 2025 compared to Kshs. 108.80 billion representing 20.05% of total SACCO lending in 2024. It is observed that despite there being an increase in funding to the agricultural sector in absolute terms it is also noted that there was a proportionate decrease of funding to the agricultural sector from 20.05% to 18.56%. The reduced share of credit allocation to agriculture reflects a moderation in sector performance during the period under review. This finding is consistent with the *Economic Survey Report 2026* which indicated that the agricultural sector recorded a slower growth rate of 3.1% in 2025, compared to 4.4% in 2024 which was largely attributed to varied weather patterns.

During the year 2025, there was a moderate expansion in lending to trade, health, consumption, and social services, as well as manufacturing and servicing industries sectors, reflecting a gradual shift towards supporting diversified economic activities. Conversely, education, agriculture, and the finance, investments and insurance sectors recorded slight contractions in their respective shares of total SACCO lending, indicating a rebalancing of sectoral exposure.

Notably, lending to the finance, investments and insurance sectors declined to Kshs.32.42 billion in 2025, accounting for 5.43% of the total loan portfolio, compared to Kshs. 35.26 billion, representing a share of 6.50% recorded in 2024. This reduction suggests a measured moderation in credit allocation to financial intermediation-related activities, possibly reflecting evolving risk considerations and shifting sectoral priorities within the Regulated SACCO industry.

Table 23: Sectoral Credit Lending by Regulated SACCOs, (31st Dec 2023-31st Dec 2025)

	AMOUNT GRANTED KSHS. BILLIONS			PROPORTION TO TOTALS		
ECONOMIC SECTOR	**2023**	**2024**	**2025**	**2023**	**2024**	**2025**
LAND AND HOUSING	124.19	137.12	157.20	26.97%	25.26%	26.35%
EDUCATION	96.33	119.49	124.51	20.92%	22.02%	20.87%
AGRICULTURE	78.09	108.80	110.74	16.96%	20.05%	18.56%
TRADE	58.19	63.14	77.47	12.64%	11.63%	12.99%
CONSUMPTION AND SOCIAL SERVICES	43.36	48.90	54.19	9.42%	9.01%	9.08%
FINANCE, INVESTMENTS, AND INSURANCE	28.79	35.26	32.42	6.25%	6.50%	5.43%
MANUFACTURING AND SERVICING INDUSTRIES	17.07	19.20	25.37	3.71%	3.54%	4.25%
HUMAN HEALTH	14.44	10.85	14.65	3.14%	2.00%	2.46%
TOTAL	**460.47**	**542.75**	**596.54**	**100%**	**100%**	**100%**

Source: SASRA Database

Table 24 provides an overview of all loans and credit facilities extended by Regulated SACCOs across the eight (8) economic sectors, each disaggregated into their respective sub-sectors. For instance, under the Agricultural sector, the total loans and credit advances amounting to Kshs. 110.74 billion was distributed within five (5) sub-sectors namely crop farming Kshs. 54.65 billion representing 9.16% which was a drop from Kshs. 69.04 in 2024.

Conversely, funding for livestock and animal production increased by 49.34% in 2025 jumping from Kshs. 29.89 billion to Kshs. 44.64 billion in 2024. Animal production Kshs. 44.64 billion representing 7.48% in 2025 which was an increase from Kshs. 28.89 billion in 2024; agricultural supporting services Kshs. 5.71 billion representing 0.96% in 2025 which was an increase form Kshs. 4.54 billion in 2024; agribusiness stood at Kshs. 4.28 billion representing 0.72% in 2025 which was a decline from Kshs. 4.42 billion in 2024; and forestry and logging Kshs. 1.45 billion representing 0.24% of the total loans and credit advances issued and disbursed by Regulated SACCOs in 2025.

Table 24: Summary of Loans and Credit Advances Disbursed by Regulated SACCOs by Economic Sectors and Sub-sectors

ECONOMIC SECTOR	AMOUNTS DISBURSED KSH. (BILLIONS)			PROPORTION TO TOTAL DISBURSED			% CHANGE	
	2023	2024	2025	2023	2024	2025	2023/24	2024/25
AGRICULTURE	**76.91**	**108.80**	**110.74**	**16.70%**	**20.05%**	**18.56%**	**41.46%**	**1.78%**
Crop Farming	40.80	69.04	54.65	8.86%	12.72%	9.16%	69.22%	-20.84%
Animal Production	28.41	29.89	44.64	6.17%	5.51%	7.48%	5.24%	49.34%
Agricultural supporting services	3.90	4.54	5.71	0.85%	0.84%	0.96%	16.30%	25.67%
Agribusiness	2.76	4.42	4.28	0.60%	0.81%	0.72%	60.03%	-2.97%
Forestry and Logging	1.04	0.91	1.45	0.23%	0.17%	0.24%	-13.01%	59.33%
TRADE	**57.87**	**63.14**	**77.47**	**12.57%**	**11.63%**	**12.99%**	**9.09%**	**22.71%**
Wholesale and Retail	44.25	44.35	52.63	9.61%	8.17%	8.82%	0.24%	18.65%
Transport	8.83	12.81	15.60	1.92%	2.36%	2.62%	45.03%	21.81%
Hospitality	3.86	5.09	6.84	0.84%	0.94%	1.15%	32.07%	34.37%
Foreign Trade	0.94	0.88	2.40	0.20%	0.16%	0.40%	-6.02%	172.06%
MANUFACTURING AND SERVICING INDUSTRIES	**16.95**	**19.20**	**25.37**	**3.68%**	**3.54%**	**4.25%**	**13.30%**	**32.14%**
Cottage Industry	2.25	3.35	5.45	0.49%	0.62%	0.91%	48.62%	62.65%
Servicing Industry	12.05	13.51	16.89	2.62%	2.49%	2.83%	12.18%	25.01%
Information, Communication and Technology	2.65	2.34	3.03	0.57%	0.43%	0.51%	-11.68%	29.62%
EDUCATION	**94.54**	**119.49**	**124.51**	**20.53%**	**22.02%**	**20.87%**	**26.39%**	**4.20%**
Education and related services	94.54	119.49	124.51	20.53%	22.02%	20.87%	26.39%	4.20%

ECONOMIC SECTOR	AMOUNTS DISBURSED KSH. (BILLIONS)			PROPORTION TO TOTAL DISBURSED			% CHANGE	
	2023	2024	2025	2023	2024	2025	2023/24	2024/25
HUMAN HEALTH	**14.32**	**10.85**	**14.65**	**3.11%**	**2.00%**	**2.46%**	**-24.23%**	**34.99%**
Human health and related services	14.32	10.85	14.65	3.11%	2.00%	2.46%	-24.23%	34.99%
LAND AND HOUSING	**126.11**	**137.12**	**157.20**	**27.39%**	**25.26%**	**26.35%**	**8.73%**	**14.64%**
Land	64.60	69.79	84.24	14.03%	12.86%	14.12%	8.02%	20.70%
Housing	61.51	67.33	72.96	13.36%	12.41%	12.23%	9.47%	8.36%
FINANCE, INVESTMENTS, AND INSURANCE	**29.55**	**35.26**	**32.42**	**6.42%**	**6.50%**	**5.43%**	**19.34%**	**-8.06%**
Microfinance	5.26	6.48	5.46	1.14%	1.19%	0.92%	23.30%	-15.73%
Commercial Banks	6.81	8.24	8.56	1.48%	1.52%	1.43%	20.98%	3.86%
Mortgage Finance	3.82	10.20	7.47	0.83%	1.88%	1.25%	166.81%	-26.75%
Insurance	0.89	0.74	0.93	0.19%	0.14%	0.16%	-17.27%	25.82%
Investments	12.76	9.60	10.00	2.77%	1.77%	1.68%	-24.77%	4.15%
CONSUMPTION AND SOCIAL SERVICES	**44.22**	**48.90**	**54.18**	**9.60%**	**9.01%**	**9.08%**	**10.58%**	**10.81%**
Utilities	9.03	10.86	15.66	1.96%	2.00%	2.63%	20.20%	44.25%
Consumer Staples	16.82	23.24	22.30	3.65%	4.28%	3.74%	38.13%	-4.06%
Consumer Durables	15.93	12.01	14.55	3.46%	2.21%	2.44%	-24.62%	21.16%
Social and communal expenses	2.44	2.80	1.68	0.53%	0.52%	0.28%	14.71%	-39.93%
TOTAL	**460.47**	**542.75**	**596.54**					

Source: SASRA Database

Trade funding grew by an aggressive 22.71% to Kshs. 77.47 billion in 2025 from Kshs. 63.14 billion in 2024. This was largely driven by foreign trade which increased from Kshs. 0.88 billion in 2024 to Kshs. 2.40 billion in 2025.

Manufacturing and servicing grew by 32.14% to reach Kshs. 25.37 billion in 2025 up from Kshs. 19.20 billion in 2024. This shift was largely driven by the cottage industry which grew by 62.65% to reach Kshs. 5.45 billion in 2025 from Kshs. 3.35 billion in 2024. It is also observed that while trade and building were booming, the Finance and Investment, and insurance sector took a hit by shrinking by 8.06% in 2025. From **Table 24**, this decline was driven by the Microfinance sub-sector which dropped by 15.73% and Mortgage Finance which also declined by a phenomenal 26.75%.

7.0. FINANCIAL STABILITY OF THE REGULATED SACCO INDUSTRY

7.1. Introduction

The financial stability of Regulated SACCOs both at the industry level and at the individual institutional levels are reported, monitored, and assessed based on the CAEL rating framework as practised in the supervision of deposit-taking credit financial institution across the world. The CAEL rating framework measures, assesses, monitors, and reports the financial institutions level of compliance with the Capital adequacy; the Asset quality; the Earnings; and the Liquidity position against prescribed standards or internationally recognised best practices. The *Regulations 2010* prescribes some of the standards to be complied with by DT-SACCOs, while the *Regulations 2020* prescribes some of the standards to be complied with by NWDT-SACCOs in assessing their CAEL ratings both at institutional and industry-wide levels.

Table 25 presents the overall CAEL rating for the 179-DT-SACCOs and indicates consistent improvement across the key indicators of Capital adequacy, Asset quality, Earnings, and Liquidity positions of the DT-SACCOs during the year under review, with the performance remaining in favour of the prescribed minimum and maximum standards of the Regulated SACCO Industry. In particular, the DT-SACCOs recorded a significant increase in core capital from Kshs. 163.25 billion in 2024 to Kshs. 208.87 billion in 2025 indicating a strengthened capital position. Consequently, the ratio of core capital to total assets increased to 19.53% in 2025 from 17.28% in 2024 while the ratio of core capital to total deposits rose to 28.75% in 2025 from 25.14% in 2024.

Table 25: Comparative Aggregate Financial Stability Indicators for DT-SACCOs, 2025

FINANCIAL SOUNDNESS INDICATORS	Prescribed Minimum	2023	2024	2025
No. of Reporting DT-SACCOs		174	177	179
CAPITAL ADEQUACY				
Core Capital (Billions)	Kshs. 10 M	133.81	163.25	208.87
Core Capital/Total Assets	10%	16.07%	17.28%	19.53%
Core Capital/Total Deposits	8%	23.26%	25.14%	28.75%
Institutional Capital/Total Assets	8%	9.11%	11.97%	12.44%
ASSET QUALITY				
Non-Performing Loans (NPLs) to Gross Loans	≤ 5%	8.66%	8.56%	6.36%
NPLs net of Provisions to Core Capital		5.93%	6.19%	4.51%
Earning Assets to Total Assets		79.22%	79.94%	81.16%
Non-Earning Assets to Total Assets		10.57%	10.62%	9.56%
EARNINGS RATING				
Return on Assets (ROA)		2.48%	2.78%	3.12%
Interest Margin to Gross Income		41.77%	40.63%	42.27%
Cost Income Ratio		60.21%	59.60%	56.09%
Non-Interest Expenses to Gross Income		41.19%	41.07%	40.47%
Operating Expense to Total Assets Ratio		4.93%	4.94%	4.69%
LIQUIDITY & SENSITIVITY TO RISK				
Liquid Assets/Savings Deposits + Short Term Liabilities (Regulatory Ratio)	≥15%	64.45%	61.34%	63.49%
Liquid Assets/Short-term Liabilities (Stressed Ratio with all deposit liabilities)		17.91%	16.92%	17.91%
Liquid Assets/Total Deposits		19.83%	18.80%	19.83%
External Borrowings/Total Assets	≤25%	3.02%	2.51%	2.42%
Liquid Assets/Total Assets		13.70%	12.92%	13.47%
Gross loans /Total Assets		78.31%	78.78%	78.65%
Total Loans/Total Deposits		113.40%	114.64%	115.75%

Source: SASRA Database

Similarly, the ratio of institutional capital to total assets improved from 11.97% in 2024 to 12.44% in 2025 indicating continued retention of surpluses by DT-SACCOs and strengthened capital buffers.

Further assessment of the quality of the loans and credit advances of the DT-SACCOs using the ratio of non-performing loans (NPLs) to gross loans indicates that non-performing loans ratio significantly improved from 8.56% in 2024 to 6.36% in 2025. Although this remains slightly above the recommended maximum average ratio of 5%, the improvement suggests enhanced credit appraisal and approval processes as well as strengthened loan monitoring and recovery efforts among the DT-SACCOs.

The earnings indicators also improved during the year under review with the return on assets ratio increasing from 2.78% in 2024 to 3.12% in 2025. In addition, the ratio of operating expenses to total assets declined from 4.94% to 4.69% over the same period reflecting improved cost management practices among the DT-SACCOs.

Liquidity ratio also recorded an increase from 61.34% in 2024 to 63.49% in 2025 remaining well above the prescribed minimum requirement of 15%. The external borrowing ratio remained low by declining to 2.42% in 2025 from 2.51% in 2024 significantly below the maximum prescribed limit of 25%. This demonstrates that the DT-SACCOs continue to prioritize reliance on internally generated funds to meet loan demands and operational expenses.

Table 26 on the other hand presents the overall CAEL rating for the 178-NWDT-SACCOs and shows that the NWDT-SACCOs segment also recorded improvements across the key CAEL rating indicators in 2025.

Table 26: Comparative aggregate Financial Stability Indicators for NWDT-SACCOs, 31st Dec 2023-31st Dec 2025

FINANCIAL SOUNDNESS INDICATORS	Prudential Standard	2023	2024	2025
No. of Reporting NWDT-SACCOs		**183**	**178**	**178**
CAPITAL ADEQUACY				
Core Capital (Kshs. Billion)	≥5M	14.46	14.28	18.79
Core Capital/Total Assets	≥8%	10.40%	10.87%	13.29%
Core Capital/Total Deposits	≥5%	13.51%	14.26%	17.69%
Retained Earnings and disclosed reserves/Core Capital	≥50%	62.49%	66.89%	59.45%
ASSET QUALITY				
NPL (Substandard + Doubtful + Loss)	<5%	7.12%	7.07%	6.44%
Non-Earning Assets to Total Assets	<10%	6.36%	8.52%	8.42%
Total Financial investments to Core capital	<40%	84.76%	75.48%	107.30%
EARNING RATING				
Total Expense/Total Income		78.74%	79.27%	85.26%
Net Income/Average Assets (ROA)		1.90%	1.74%	1.13%
Operating Expenses/Total Income		21.78%	24.10%	26.39%
LIQUIDITY				
Liquid Assets/Short-term Liabilities	≥10%	184.71%	144.65%	157.26%
Liquid Assets/(Non-Withdrawable deposits+ short term liabilities)	≥10%	19.34%	16.39%	18.08%
External Borrowing/Total Assets	≤25%	1.62%	1.46%	1.29%
Liquid Assets/Total Assets		16.53%	13.91%	15.18%
STRUCTURE/SENSITIVITY TO RISK				
Gross loans /Total Assets	70-80	76.44%	76.74%	76.17%
Liquid Assets/Total Deposits		21.48%	18.24%	20.20%
Gross loans/Deposits	>100%	99.34%	100.65%	101.36%
Financial Investments/Total Assets		8.81%	8.21%	14.26%
Dividends+ Interest on Deposits/Total Income		56.03%	51.23%	54.34%

Source: SASRA Database

The capital adequacy indicator of core capital recorded a notable growth from Kshs. 14.28 billion in 2024 to Kshs. 18.79 billion in 2025. As a result, the ratios of core capital to total assets and core capital

to total deposits improved to 13.29% and 17.69% respectively. However, the ratio of retained earnings and disclosed reserves to core capital declined significantly from 66.89% in 2024 to 59.45% in 2025. This decline was mainly attributed to the fact that the core capital of the NWDT-SACCOs grew at a faster rate of 31.61% compared to the retained earnings and disclosed reserves, which increased by 16.96% during the same period.

Further analysis indicates that the ratio of non-performing loans (NPL) to gross loans improved from 7.07% in 2024 to 6.44% in 2025 reflecting enhanced credit management practices among NWDT-SACCOs as well.

The liquidity ratio stood at 157.26% above the prescribed minimum standard of 10%. In addition, the external borrowing ratio declined from 1.46% in 2024 to 1.29% in 2025 indicating that like DT-SACCOs, the NWDT-SACCOs continue to rely primarily on internally generated funds to meet loan demands and fund operations.

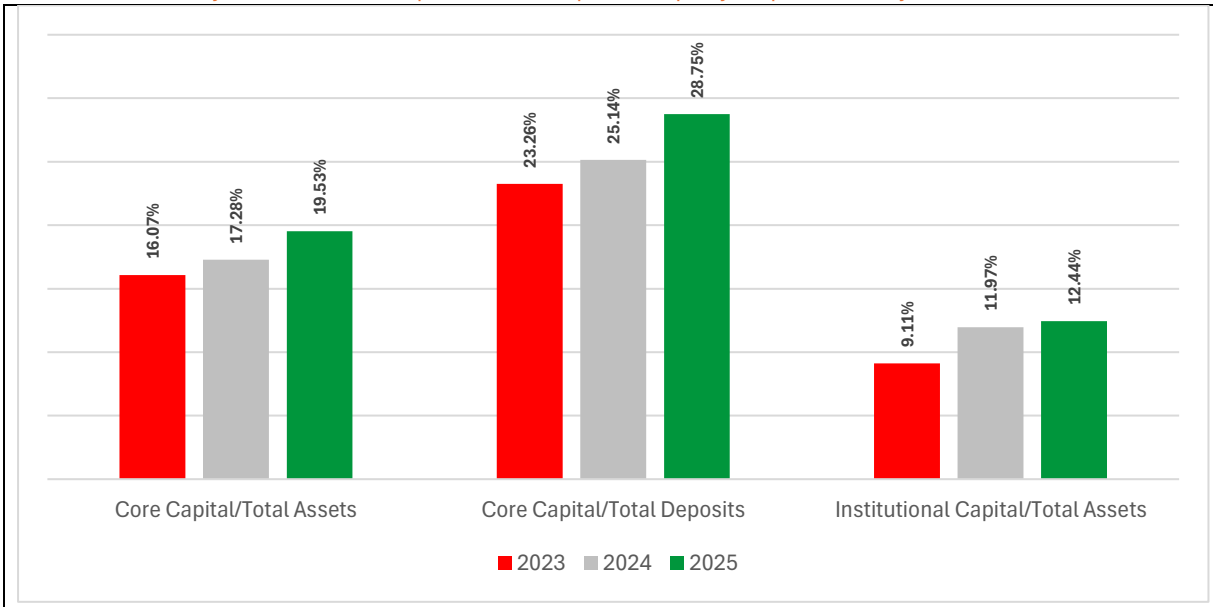
7.2. The Capital Adequacy Indicators for Regulated SACCOs

7.2.1. The Capital Adequacy for DT-SACCOs

The law defines core capital as the "*fully paid-up members' shares, capital issued, disclosed reserves, retained earnings, grants and donations all of which are not meant to be expended unless on liquidation of the SACCO society*". This definition corresponds to the Common Equity Tier I (CETI) capital under the Basel Accord and is what is used to monitor and assess Regulated SACCOs capital adequacy levels. The provisions of *Reg. 9 of the Regulations 2010* and *Regulations 11 of the Regulations 2020* prescribe the minimum core capital and capital adequacy requirements which every DT-SACCO and NWDT-SACCOs respectively, must always maintain, even though in individual circumstances, the Authority has prescribed higher capital adequacy requirements for certain Regulated SACCOs, as a compliance and supervisory enforcement tool.

Chart 31 illustrates the trend analysis of DT-SACCOs compliance with key capital adequacy indicators, namely: Core capital to total assets, core capital to total deposits, and institutional capital to total assets. The core capital to total asset ratio measures the Regulated SACCOs financial strength and ability to absorb losses using its own stable capital base in order to safeguard the Regulated SACCOs total assets. The findings shows that the core capital to total asset ratio of Regulated DT-SACCOs increased to 19.53% in 2025 from 17.28% in 2024, this emphasizes the continued resilience of the Regulated SACCO industry to withstanding unexpected external shocks that could potentially impair their assets or weaken their financial position.

Chart 31: Trend Analysis of Level of Compliance with Capital Adequacy Requirements by DT-SACCOs



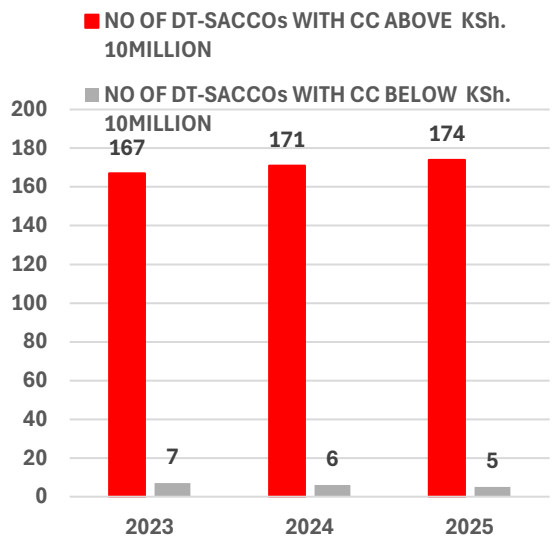
Source: SASRA Database

The core capital to total deposits ratio increased from 25.14% in 2024 to 28.75% in 2025. The upward trend suggests that DT-SACCOs are progressively building a stronger core capital base relative to members' deposits which points to improved retention of earnings, stronger reserve accumulation and prudent financial management practices within the industry. Institutional capital to total assets ratio equally increased to 12.44% in 2025 from 11.97% in 2024 which was attributed to higher retained earnings, regulatory compliance requirements, improved profitability, reduced dividend pay-out and overall expansion of Regulated SACCO operations which enhanced earnings and reserve accumulation.

Chart 32 indicates that a total of 174-DT-SACCOs had core capital above the minimum prescribed threshold of Kshs. 10 million, representing an increase from the 171-DT-SACCOs that complied with this requirement in 2024. Conversely, only 5-DT-SACCOs failed to meet the minimum core capital requirement in 2025, down from 6-DT-SACCOs in 2024 and are therefore operating under conditional licenses and/or strict regulatory oversight.

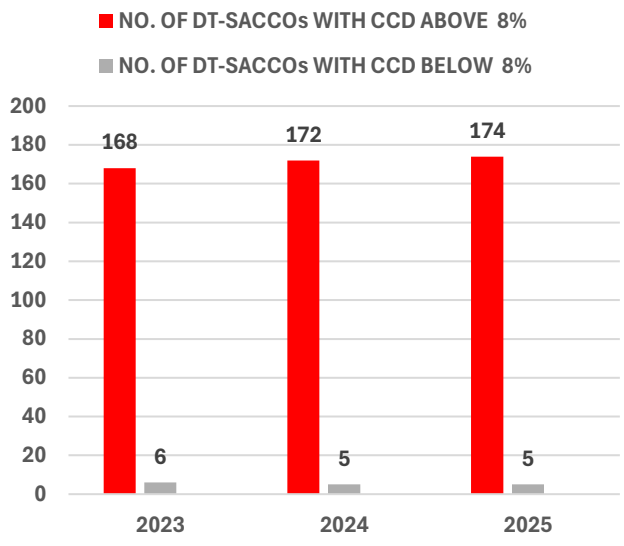
On the other hand, **Chart 32** shows that 174-DT-SACCOs maintained a core capital to total deposits ratio above the minimum prescribed standard of 8%. This reflects an increase from the 172-DT-SACCOs that complied with the ratio requirement in 2024. In contrast, only 5-DT-SACCOs in 2025 recorded a core capital to total deposits ratio below the minimum requirement, like the position in 2024. However, the apparent increase in the number of compliant DT-SACCOs should be interpreted with caution. This is because during the year under review, two (2) NWDT-SACCOs transitioned to DT-SACCOs, one (1) new DT-SACCO was licensed, and one (1) DT-SACCO exited the industry following its acquisition by another DT-SACCO. Consequently, there was no significant improvement in the number of DT-SACCOs complying with the ratio requirement.

Chart 32: Number of DT-SACCOs Complying with Core Capital (CC) Requirements, 2025



Source: SASRA Database

Chart 33: Number of DT-SACCOs Complying with Core Capital to Total Deposits (CCD) requirements, 2025



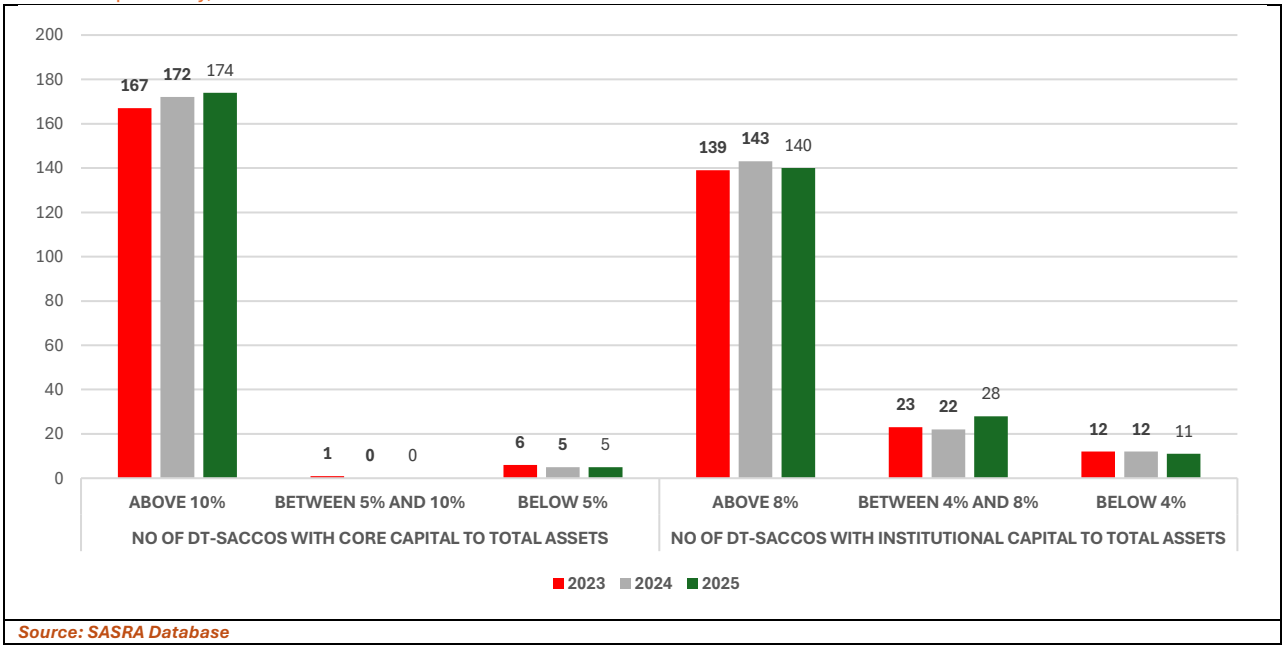
Source: SASRA Database

Chart 34 depicts the level of compliance among DT-SACCOs with both the core capital to total assets ratio and the institutional capital to total assets ratio which are critical measurement of the availability of free capital to absorb losses arising from unexpected impairment of assets. With regard to the core capital to total assets ratio, a total of 174-DT-SACCOs complied with the minimum prescribed requirement of 10% and attained ratios above the threshold. Conversely, only 5-DT-SACCOs recorded ratios below the minimum requirement and were therefore non-compliant, like the scenario in 2024.

On the other hand, the number of DT-SACCOs that complied with the ratio of institutional capital to total assets and surpassed the minimum prescribed threshold of 8% declined from 143-DT-SACCOs in 2024 to 140-DT-SACCOs in 2025. At the same time, a total of 39-DT-SACCOs were not compliant with this ratio comprising 28-DT-SACCOs that recorded ratios ranging between 4% and 8% and 11-DT-SACCOs that recorded ratios below 4% in 2025. These DT-SACCOs are operating under conditional licenses and other supervisory interventions.

Despite the observation earlier in this report that the overall institutional capital to total assets ratio increased from 11.97% in 2024 to 12.97% in 2025, the number of DT-SACCOs that complied with the ratio declined, while the number of non-compliant DT-SACCOs increased. This suggests that the improvement in the aggregate ratio was largely driven by stronger growth in compliance levels among the DT-SACCOs that were already compliant.

Chart 34: Number of DT-SACCOs Complying with the Ratios of Core Capital to Total Assets and Institutional Capital to Total Assets Respectively, 2025



Source: SASRA Database

7.2.2. The Capital Adequacy Indicators For NWDT-SACCOs

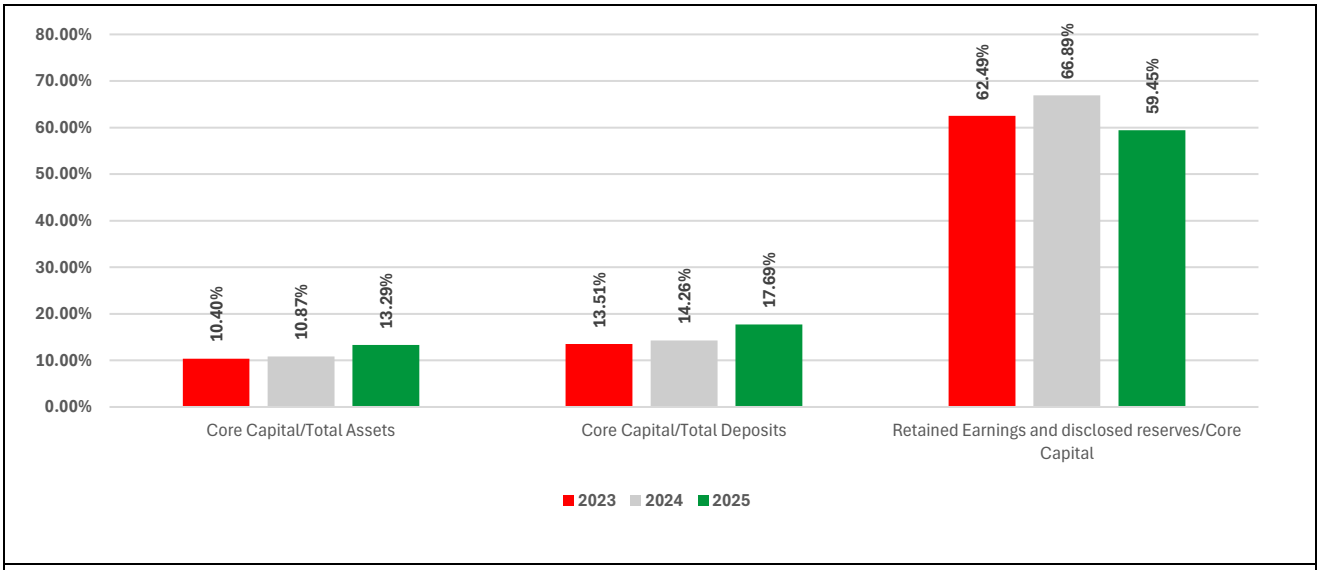
As observed hereinabove, the *Regulations 2020* prescribes the minimum capital adequacy ratios to be maintained by the NWDT-SACCOs segment, which are distinct from the capital adequacy ratios of the DT-SACCOs. This is premised on the distinction of their business models with DT-SACCOs taking demand deposits and savings and thus considered riskier, while NWDT-SACCOs do not take demand deposits and thus considered comparatively less risky.

The capital adequacy ratios to be maintained by NWDT-SACCOs are thus lower than those maintained by the DT-SACCOs. They include the core capital to total assets ratio to be maintained at a minimum of 8%; the core capital to total deposits ratio to be maintained at not less than 5%; and the retained earnings and disclosed reserves to core capital ratio to be maintained at not less than 50%.

Chart 35 illustrates a trend analysis of NWDT-SACCOs' compliance with the key capital adequacy indicators between 2023 and 2025. The core capital to total assets ratio increased steadily from 10.87% in 2024 to 13.29% in 2025, indicating an improvement in the NWDT-SACCOs' capital strength and enhanced ability to absorb financial shocks. Similarly, the core capital to total deposits ratio rose consistently from 14.26% in 2024 to 17.69% in 2025. This reflects a stronger capital base relative to members deposits, signifying improved protection of SACCO members funds and greater financial stability within the Regulated SACCO industry.

On the other hand, the retained earnings, and disclosed reserves to core capital ratio declined from 66.89% in 2024 to 59.45% in 2025. The decline suggests a slower accumulation of reserves relative to the growth in core capital, possibly due to increased operational expansion or higher allocation of earnings to other activities thus weakening capacity to absorb unexpected losses, and lower financial buffers against risks. In addition, this may also limit the SACCOs ability to support future growth and could signal increased reliance on other forms of capital rather than internally generated reserves.

Chart 35: Trend Analysis of the level of Compliance with Capital Adequacy Requirements by NWDT-SACCOs

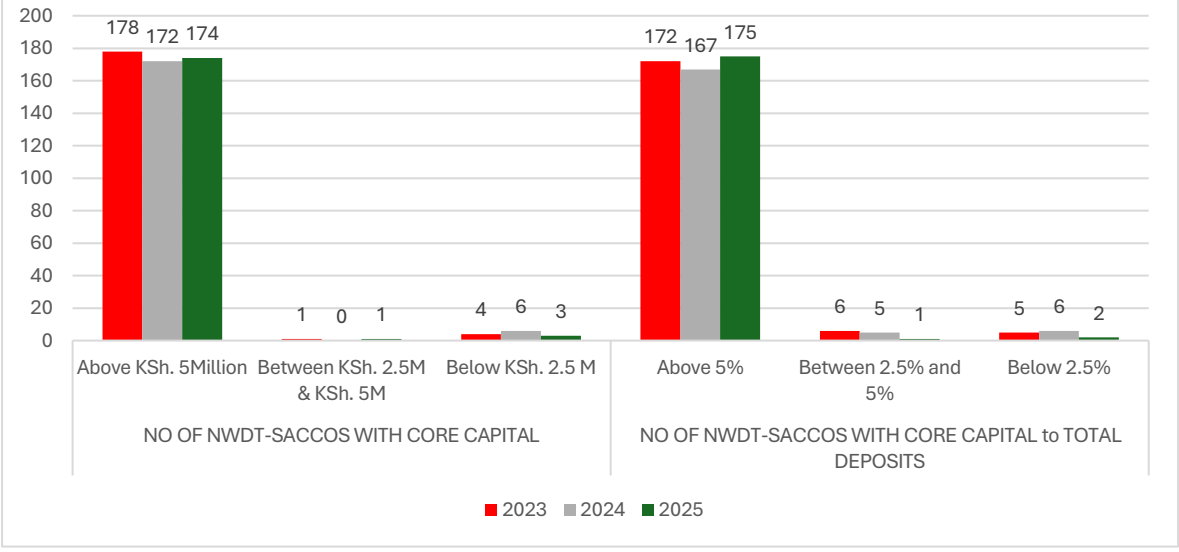


Source: SASRA Database

Chart 36 shows the level of compliance by NWDT-SACCOs based on core capital levels and core capital to total deposits ratio which are required to be maintained at above Kshs. 5 million and at above 5% respectively. The findings shows that a total of 174 NWDT- SACCOs were compliant with core capital of above Kshs. 5 million which was an increase from 172-NWDT-SACCOs in 2024, with only 4 NWDT-SACCOs being non-compliant. Among the non-compliant SACCOs, 1-NWDT-SACCOs reported core capital between Kshs. 2.5 million and Kshs. 5 million whereas 3-NWDT-SACCOs had core capital below Kshs. 2.5 million. The rise in the number of compliant SACCOs shows enhanced capitalization among smaller SACCOs.

On the other hand, 175-NWDT-SACCOs were fully compliant to the core capital to total deposits ratio of not less than 5% which increased from 167-NWDT-SACCOs in 2024 that were compliant to the ratio. NWDT-SACCOs within the 2.5% to 5% range reduced significantly from 5-NWDT-SACCOs in 2024 to only 1-NWDT-SACCO in 2025, while those below 2.5% also declined from 6-NWDT-SACCOs in 2024 to 2-NWDT-SACCOs in 2025. The trend demonstrates improved financial stability and compliance among NWDT-SACCOs as more SACCOs strengthened their capital positions and maintained adequate core capital relative to total deposits.

Chart 36: Number of NWDT-SACCOs complying with core capital (CC) and core capital to total deposits ratio,2025



Source: SASRA Database

Chart 37 presents the number of NWDT-SACCOs that complied with the ratios of core capital to total assets and retained earnings and disclosed reserves to core capital ratio which are prescribed to be maintained at a minimum of 8% and 50% respectively.

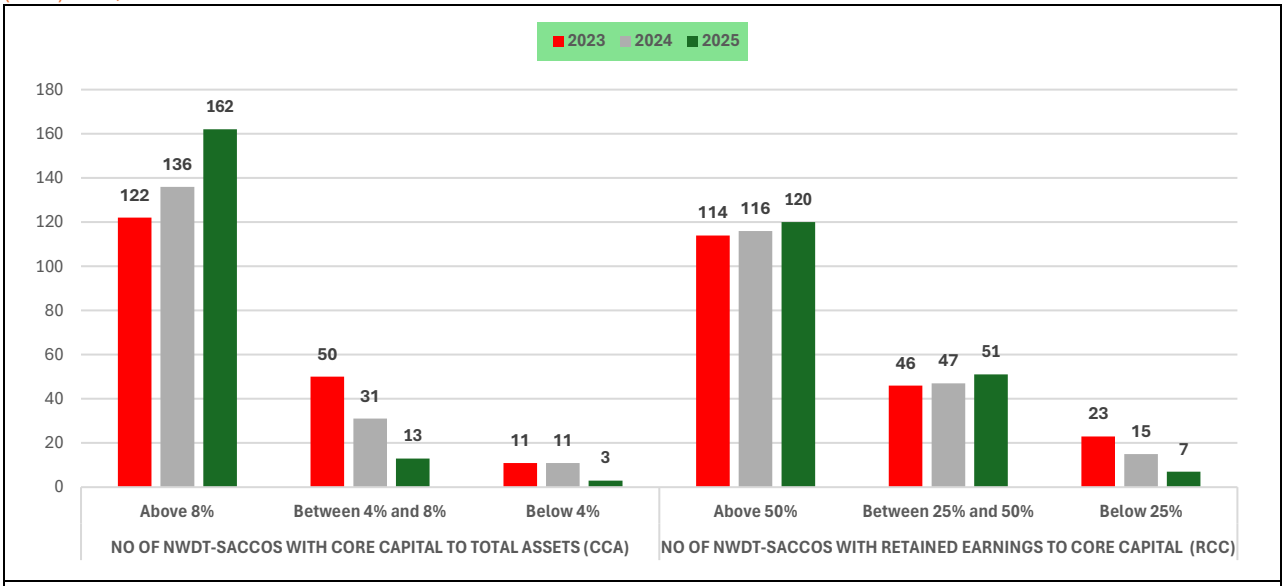
The analysis indicates that 162-NWDT-SACCOs recorded their core capital to total assets ratios above the prescribed minimum threshold of 8% demonstrating both compliance and strong capitalization levels. This reflects a significant and consistent improvement from the 136-NWDT-SACCOs in 2024, a further testament of the results of the significant increase in core capital among the NWDT-SACCOs earlier observed in this report.

Conversely, the number of NWDT-SACCOs that failed to attain the minimum prescribed ratio for core capital to total assets has continued to decline over the period of 2023 to 2025. In 2025, a total of 16-NWDT-SACCOs were non-compliant, comprising 13-NWDT-SACCOs recording ratios ranging between 4% and 8% and 3-NWDT-SACCOs with ratios below 4%. This represents a marked improvement compared to the 44-NWDT-SACCOs which were non-compliant in 2024.

With regard to the ratio of retained earnings and disclosed reserves to core capital, 120-NWDT-SACCOs recorded ratios above the prescribed minimum requirement of 50%, representing a gradual but steady increase from 116-NWDT-SACCOs in 2024. On the other hand, 58-NWDT-SACCOs remained non-complaint with the ratio in 2025. This comprised of 51-NWDT-SACCOs recording ratios ranging between 25% and 50% while 7-NWDT-SACCOs had ratios below 25%. Nevertheless, this represented an improvement from the non-compliant 62-NWDT-SACCOs in 2024.

These non-compliant NWDT-SACCOs are operating either under conditional licenses and other supervisory interventions, including but not limited to restrictions on the payment of dividends on share capital, interests on members' deposits or Honoraria to the board, staff bonuses and other expenditures. These measures are intended to strengthen the retention of surpluses and improve the ratio of retained earnings and disclosed reserves which plays a critical role in absorbing unexpected losses to which their assets are exposed or are likely to be exposed to.

Chart 37: Number of NWDT-SACCOs Complying with Core Capital to Total Assets (CCA) and Retained Earnings to Core Capital (RCC) ratio, 2025



Source: SASRA Database

7.3. The Assets and the Quality of Assets of Regulated SACCOs

7.3.1. The Composition of Assets

Assets generally represent a financial institution's economic value and define its ability to generate revenue, manage risks, and fulfil obligations. They are thus considered to be the backbone of a financial institutions' statement of financial position and Regulated SACCOs being deposit-taking financial institutions are no exception. In this regard, the Authority places a lot of emphasis in the composition of the asset portfolios of Regulated SACCOs both at individual institutional levels and at the industry wide levels, in order to understand and respond to the risks associated with each class or category of assets.

As already indicated hereinabove, the total assets of the Regulated SACCOs for the year ended December 2025 amounted to Kshs. 1.21 trillion which is an increase from a sum of Kshs. 1.08 trillion in 2024. **Table 27** provides a summary of the composition of the assets of the Regulated SACCOs and shows that the net loans portfolio continued to account for the largest proportion of total assets in the Regulated SACCO industry. The net loans portfolio amounted to Kshs. 887.67 billion in 2025 up from Kshs. 789.42 billion in 2024. This represented 73.32% of the total assets of Regulated SACCOs as depicted in **Chart 37** which provides a snapshot of the proportion of each asset component to the total assets of Regulated SACCOs. However, despite the increase in the absolute value of the net loan portfolio, its share of total assets substantially remained the same at 73.32% in 2025 compared to a proportion of 73.36% in 2024.

Meanwhile, cash and cash equivalents recorded a decline from Kshs. 99.15 million in 2024 to Kshs. 96.71 million in 2025, resulting in a reduction in their proportion of total assets from 9.21% to 7.99%. In contrast, financial investments recorded significant growth, increasing from Kshs. 61.21 billion in 2024 to Kshs. 99.81 billion in 2025. As a result, the financial investments share of total assets rose from 5.69% in 2024 to 8.24% in 2025.

Table 27: The Composition of Total Assets of Regulated SACCOs in 2025

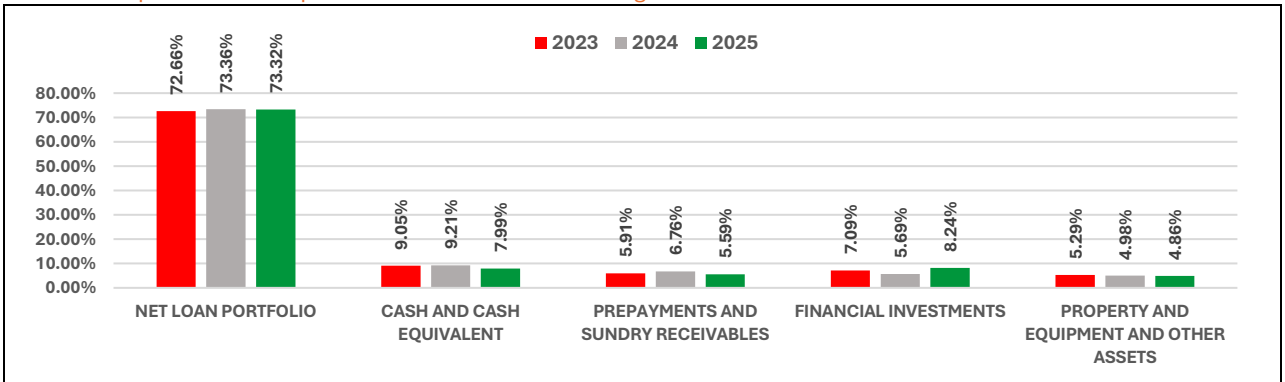
TYPE OF ASSET	SACCO SEGMENT	AMOUNT IN KSHS. BILLIONS			PERCENTAGE TO TOTAL ASSETS		
		2023	2024	2025	2023	2024	2025
Cash and Cash Equivalent	DT-SACCOs	75.01	89.18	90.20	7.72%	8.29%	7.45%
	NWDT-SACCOs	12.91	9.97	6.52	1.33%	0.93%	0.54%
	TOTAL	**87.92**	**99.15**	**96.71**	**9.05%**	**9.21%**	**7.99%**
Prepayments and Sundry Receivables	DT-SACCOs	52.12	65.08	60.19	5.36%	6.05%	4.97%
	NWDT-SACCOs	5.35	7.72	7.50	0.55%	0.72%	0.62%
	TOTAL	**57.47**	**72.79**	**67.69**	**5.91%**	**6.76%**	**5.59%**
Financial Investments	DT-SACCOs	56.68	50.44	82.03	5.83%	4.69%	6.78%
	NWDT-SACCOs	12.25	10.78	17.78	1.26%	1.00%	1.47%
	TOTAL	**68.93**	**61.21**	**99.81**	**7.09%**	**5.69%**	**8.24%**
Net Loan Portfolio	DT-SACCOs	603.15	692.05	783.72	62.06%	64.31%	64.73%
	NWDT-SACCOs	103.06	97.37	103.95	10.60%	9.05%	8.59%
	TOTAL	**706.21**	**789.42**	**887.67**	**72.66%**	**73.36%**	**73.32%**
Property and Equipment and Other Assets	DT-SACCOs	45.93	48.12	53.20	4.73%	4.47%	4.39%
	NWDT-SACCOs	5.49	5.45	5.62	0.57%	0.51%	0.46%
	TOTAL	**51.42**	**53.57**	**58.82**	**5.29%**	**4.98%**	**4.86%**
TOTAL ASSETS		**971.96**	**1,076.15**	**1,210.70**	**100%**	**100%**	**100%**

Source: SASRA Database

In addition, further analysis revealed that prepayments and sundry receivables declined from Kshs. 72.79 billion in 2024 to Kshs. 67.69 billion in 2025. The decline recorded in 2025 is attributed to the measures put in place by Regulated SACCOs to recover their receivables as well as the stringent measures put in place by the Authority requiring mandatory ageing of all receivables with appropriate provisioning for the same.

The property, equipment and other assets on the other hand, increased from Kshs. 53.57 billion in 2024 to Kshs. 58.82 billion in 2025. However, despite the increase in absolute amounts, their share of total assets largely remained the same at 4.86% in 2025 compared to 4.98% in 2024. The continued existence of this proportion of assets is attributed to assets classified as 'Others Assets' which stood at Kshs. 11.79 billion in 2025, and the Authority continues to require Regulated SACCOs to ensure that this cluster of other assets are reconciled and properly disclosed in the financial statements.

Chart 38: Proportionate Composition of the Total Assets of Regulated SACCOs



Source: SASRA Database

7.3.2. The Financial Investments of Regulated SACCOs

The financial investments component of Regulated SACCOs' total assets is largely made up of investments in government securities, placement in other SACCOs, investment in shares of National Cooperative Organisations (NACOs), investment in the shares of other listed companies, and investments in regulated collective investment schemes such as unit trusts and money market funds. **Table 28** provides a summary of the composition of the financial investments made by Regulated SACCOs while **Chart 39** depicts the proportionate distribution of each component of the financial investments.

Table 28: Composition of the Financial Investments by Regulated SACCOs

FINANCIAL INDICATOR	AMOUNT IN KSH. BILLIONS								
	DT-SACCOs			NWDT-SACCOs			TOTALS		
	2023	2024	2025	2023	2024	2025	2023	2024	2025
GOVERNMENT SECURITIES	16.71	18.74	21.27	2.02	2.60	2.37	18.72	21.35	23.64
GREEN BOND	-	-	0.20	-	-	-	-	-	0.20
PLACEMENT IN NACOs	21.22	10.99	21.42	7.55	3.34	4.26	28.77	14.33	25.68
SHARES IN NACOs	16.78	17.05	27.28	0.89	2.25	2.71	17.67	19.31	29.99
OTHER LISTED SHARES	0.83	0.48	0.62	1.29	0.23	0.12	2.11	0.71	0.75
COLLECTIVE INVESTMENT SCHEMES (MONEY MARKET FUNDS & UNIT TRUSTS)	1.14	3.18	11.24	0.51	2.34	8.31	1.65	5.52	19.55
TOTALS	**56.68**	**50.44**	**82.03**	**12.25**	**10.78**	**17.78**	**68.93**	**61.21**	**99.81**
Source: SASRA Database									

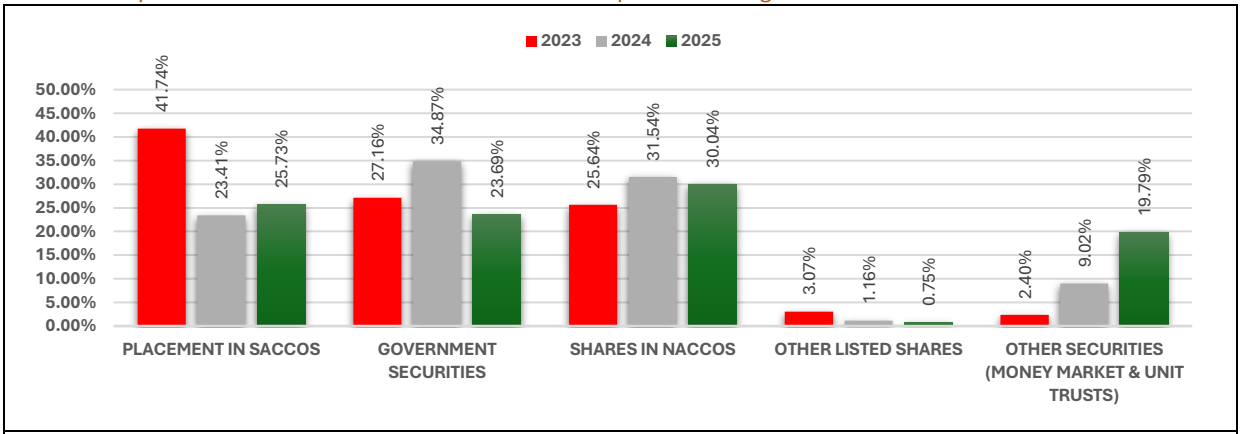
The findings indicate a significant increase in placement in NACOs from Kshs. 14.33 billion in 2024 representing 23.41% to Kshs. 25.68 billion in 2025 representing 25.73% and shares in NACOs from Kshs. 19.31 billion in 2024 representing 31.54 % to Kshs. 29.99 billion in 2025 representing 30.04%. The rise is attributed to strong inter-SACCO collaboration, increased confidence in cooperative institutions, enhanced liquidity management, flexible avenues for earning income while preserving members funds and the desire to strengthen ownership and participation within cooperative movement.

Similarly, there was an increase in Regulated SACCOs financial investments in government securities to Kshs. 23.64 billion in 2025 representing 23.69% from Kshs. 21.35 billion in 2024 representing 34.87% of the total investment, implying continued preference towards government securities because they are considered relatively risk free and more liquid investments. The increase in absolute values despite a decline in proportion is attributed to faster growth in other components of the investment portfolio and overall expansion of SACCO assets which diluted its overall share.

Other securities (money market fund and unit trusts) also recorded a notable rise from Kshs. 5.52 billion in 2024 representing 9.02% to Kshs. 19.75 billion in 2025 representing 19.79% which shows increased adoption of collective investments particularly money market funds which have been gaining popularity in Kenya. Other listed shares increased from Kshs. 0.71 billion in 2024 representing 1.16% to Kshs. 0.75 billion in 2025 representing 0.75%.

There was also an introduction of green bond in financial investments of the regulated SACCOs of Kshs. 0.20 billion in 2025 which reflects SACCOs diversification into sustainable investment instruments aimed at supporting environmentally friendly projects while earning stable returns.

Chart 39: Proportionate trends of Financial Investment Components of Regulated SACCOs



Source: SASRA Database

7.3.3. The Loan Portfolio of Regulated SACCOs

Table 29 presents a trend analysis of the loan portfolio of Regulated SACCOs in 2025 comprising gross loans and advances, the allowance for loan losses and the net loans and advances. The gross loans and advances of all the Regulated SACCOs increased from Kshs. 845.11 billion in 2024 to Kshs. 948.67 billion in 2025, representing a year-to-year growth rate of 12.25% in 2025 compared to 11.41% in 2024.

Notably, DT-SACCOs recorded the highest growth rate in gross loans and advances at 12.98% in 2025 representing an increase in absolute terms to Kshs. 840.99 billion in 2025 from Kshs. 744.36 billion in 2024. In comparison, the NWDT-SACCOs recorded a lower growth rate of 6.87%, with the gross loans and advances increasing to Kshs. 107.68 billion in 2025 from Kshs. 100.75 billion in 2024.

Similarly, the allowance for loan losses increased to Kshs. 61 billion in 2025 from Kshs. 55.69 billion in 2024, reflecting a growth rate of 9.53% over the period. Despite the increase in the allowance for loan losses, the net loans and advances of the Regulated SACCOs still grew to Kshs. 887.67 billion in 2025 from Kshs. 789.42 billion in 2024. This indicates that the gross loans and advances increased at a faster rate compared to the increase in allowance for loan losses thereby having a minimum impact on the net loan portfolio.

Table 29: Summary of the trends in the Loan Portfolio of Regulated SACCOs (31st Dec 2023-31st Dec 2025)

LOAN PORTFOLIO	CLUSTER OF SACCOs	AMOUNT IN KSHS. BILLIONS			Y-to-Y CHANGE	
		2023	2024	2025	2023/24	2024/25
Gross Loan Portfolio	DT-SACCOs	652.27	744.36	840.99	14.12%	12.98%
	NWDT-SACCOs	106.30	100.75	107.68	-5.21%	6.87%
	TOTAL	**758.57**	**845.11**	**948.67**	**11.41%**	**12.25%**
Allowance for Loan Loss	DT-SACCOs	49.11	52.31	57.27	6.51%	9.48%
	NWDT-SACCOs	3.24	3.38	3.73	4.34%	10.31%
	TOTAL	**52.35**	**55.69**	**61.00**	**6.38%**	**9.53%**
Net Loans and Advances	DT-SACCOs	603.15	692.05	783.72	14.74%	13.25%
	NWDT-SACCOs	103.06	97.37	103.95	-5.51%	6.75%
	TOTAL	**706.21**	**789.42**	**887.67**	**11.78%**	**12.45%**

Source: SASRA Database

7.3.4. Growth Rates in Gross Loans and Credit Advances

Table 30 illustrates the distribution of growth rates in gross loans among DT-SACCOs between 2023 and 2025. The findings indicate that a total of 151-DT-SACCOs recorded a positive growth in gross loans in 2025 while 28-DT-SACCOs recorded negative growth rates as follows:

a) 97-DT- SACCOs gross loans grew by over 10% with cumulative disbursements of Kshs. 82.43 billion in 2025 compared to 99-DT-SACCOs with a cumulative sum of Kshs. 70.02 billion in 2024.
b) 30-DT-SACCOs had its gross loan grow by between 5% and 10% with a cumulative sum of Kshs. 11.55 billion in 2025 compared to 25-DT-SACCOs with a cumulative sum of Kshs. 5.48 billion in 2024.
c) 24-DT-SACCOs had their gross loans grow by between 0% and 5% with a cumulative sum of Kshs. 3.51 billion in 2025 compared to 25-DT-SACCOs with a cumulative sum of Kshs. 3.07 billion in 2024.

The number of DT-SACCOs with a positive growth rate increased to 151-DT-SACCOs in 2025 from 149-DT-SACCOs in 2024, coupled with an increase in aggregate loan disbursements of Kshs. 97.48 billion in 2025 compared to Kshs. 78.75 billion in 2024 indicating improved financial performance and enhanced lending capacity within the Regulated SACCO industry.

Conversely, 28-DT-SACCOs recorded negative growth rates in their gross loans in 2025 as they were in 2024 as particularized below:

a) 15-DT-SACCOs registered marginal declines between negative 5% and 0% with a cumulative decline of Kshs. 0.61 billion in gross loans in 2025 compared to 21-DT-SACCOs with a cumulative decline of Kshs. 0.46 billion in 2024.
b) 7-DT-SACCOs recorded declines of between negative 5% and negative 10% with a cumulative reduction of Kshs. 0.25 billion in their gross loans in 2025 compared to 4-DT-SACCOs with a cumulative decline of Kshs. 0.27 billion in 2024.
c) 6-DT-SACCOs recorded a decline of below negative 10% with a cumulative decline of Kshs. 2.09 billion in 2025 compared to 3-DT-SACCOs with a cumulative decline of Kshs. 0.09 billion in 2024.

Table 30: Distribution of the Growth Rates in Gross Loans of DT-SACCOs (2023-2025)

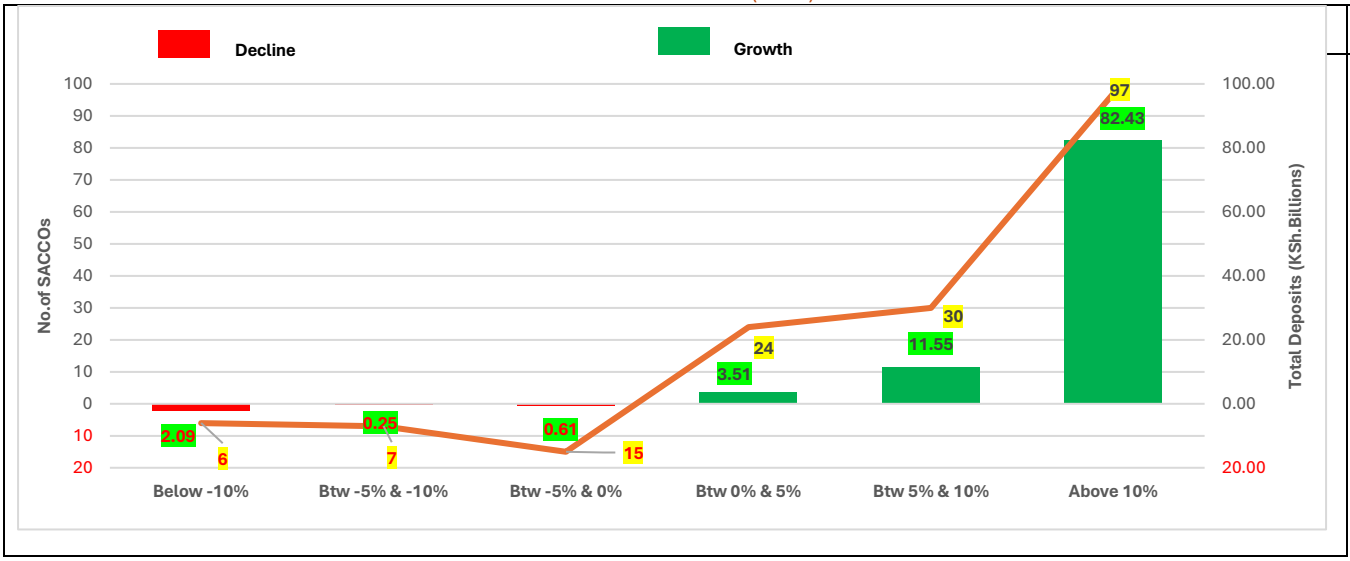
GROWTH RATE BANDS	NO OF SACCOs			Total Amount Change (Kshs. Billions)		
	2023	2024	2025	2023	2024	2025
Above 10%	78	99	97	32.93	70.02	82.43
Btw 5% & 10%	45	25	30	15.78	5.48	11.55
Btw 0% & 5%	33	25	24	4.28	3.07	3.51
Total Positive Growth	**156**	**149**	**151**	**52.99**	**78.57**	**97.48**
Btw -5% & 0%	3	21	15	(0.07)	(0.46)	(0.61)
Btw -5% & -10%	2	4	7	(0.01)	(0.27)	(0.25)
Below -10%	13	3	6	(0.18)	(0.09)	(2.09)
Total Negative Growth	**18**	**28**	**28**	**(0.26)**	**(0.82)**	**(2.96)**
TOTALS	**174**	**177**	**179**	**53.25**	**79.39**	**94.53**

Btw-Between
Source: SASRA Database

Despite the fact that 28-DT-SACCOs recorded negative growth in both 2025 and 2024, the cumulative decline remained relatively insignificant compared to the Regulated SACCO industry's aggregate loan disbursements of Kshs. 97.48 billion in 2025 and thus indicates that the net industry performance remained strong and resilient with most of the DT-SACCOS recording positive growth rates outweighing the declines in gross loans by the 28-DT-SACCOs in 2025 as summarised in **Chart 40**. In accordance with its Risk Based Supervision Framework, the Authority continues to place

emphasis on the credit risks presented by the positive growth rates in the gross loans reported among the Regulated SACCOs especially those whose growth rates exceeded the 10%, in order to stem any potential loan defaults which would lead to eventual erosion of their capital.

Chart 40: Distribution of the Growth Rates in Gross Loans of DT-SACCOs (2025)



Analysis of **Table 31** reveals that a total of 124-NWDT-SACCOs recorded positive growth in total gross loans in 2025. This represented a decline from the 137-NWDT-SACCOs that recorded positive growth in 2024 and the 141-NWDT-SACCOs recorded in 2023, indicating a consistent downward trend in the number of NWDT-SACCOs registering growth in gross loans over the period.

Table 31: Distribution of the Growth Rates in Gross Loans of NWDT-SACCOs (2023-2025)

GROWTH RATE BANDS	NO OF SACCOs			Total Amount Change (Kshs. Billions)		
	2023	2024	2025	2023	2024	2025
Above 10%	53	69	54	7.25	8.11	7.31
Btw 5% & 10%	51	39	40	2.10	1.74	1.61
Btw 0% & 5%	37	29	30	0.50	0.29	0.32
Total Positive Growth	**141**	**137**	**124**	**9.85**	**10.14**	**9.24**
Btw -5% & 0%	5	14	28	(0.06)	(0.12)	(0.38)
Btw -5% & -10%	14	6	11	(0.55)	(0.07)	(0.16)
Below -10%	23	21	15	(0.10)	(0.10)	(0.42)
Total Negative Growth	**42**	**41**	**54**	**(0.71)**	**(0.29)**	**(0.96)**
TOTALS	**183**	**178**	**178**	**10.56**	9.85	**8.28**

Source: SASRA Database

Chart 41 illustrates the distribution of NWDT-SACCOs which recorded positive growth in 2025. The illustration indicates that 124-NWDT-SACCOs recorded positive growth rates, while 54-NWDT-SACCOs recorded negative growth rates in gross loans in 2025 as follows:

a) 54-NWDT-SACCOs recorded growth rates above 10%, translating into an absolute increase in gross loans of Kshs. 7.31 billion.

b) 40-NWDT-SACCOs recorded growth rates ranging between 5% and 10%, contributing an additional Kshs. 1.61 billion in gross loans.

c) 30-NWDT-SACCOs reported growths rates between 0% and 5%, accounting for a further increase of Kshs. 0.32 billion in gross loans.

Whereas 124-NWDT-SACCOs recorded positive growth rates, their cumulative growth in gross loans declined to Kshs. 9.24 billion in 2025 from Kshs. 10.14 billion in 2024. Conversely, 54-NWDT-SACCOs recorded negative growth in gross loans in 2025 distributed as follows:

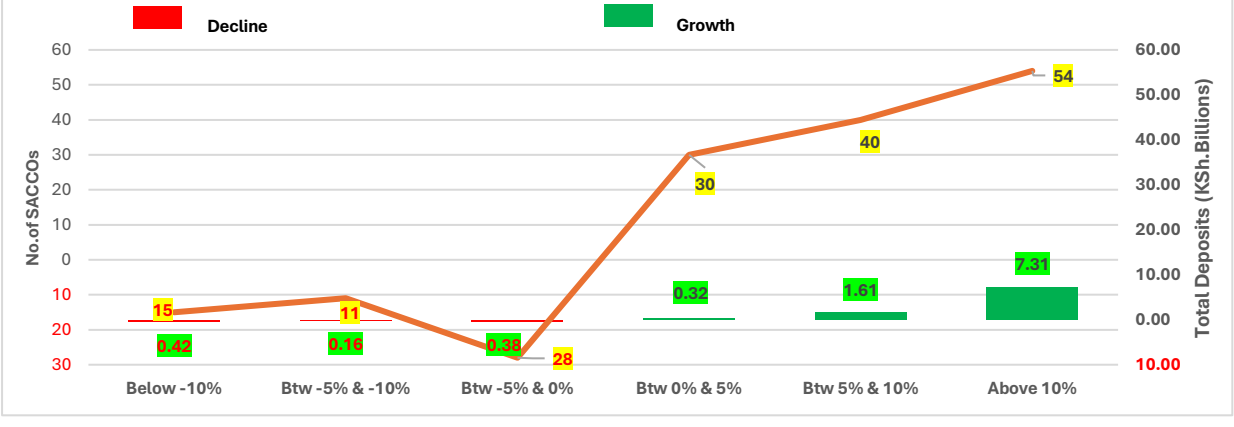
a) 28-NWDT-SACCOs recorded declines ranging between 0% and negative 5%, resulting in a cumulative reduction in gross loans of Kshs. 0.38 billion.

b) 11-NWDT-SACCOs recorded declines of between negative 5% and negative 10% translating into a total reduction of Kshs. 0.16 billion in gross loans.

c) 15-NWDT-SACCOs registered declines at a rate exceeding negative 10% collectively reducing their gross loans by Kshs. 0.42 billion.

Overall, the performance of the NWDT-SACCOs resulted in an increase in gross loans amounting to Kshs. 8.28 billion in 2025. This was however a decline from the aggregate growth of Kshs. 9.85 billion recorded in 2024.

Chart 41: Distribution of the Growth Rates in Gross Loans of NWDT-SACCOs, 2025



Btw-Between

Source: SASRA Database

7.3.5. The Quality of the Loan Portfolio of Regulated SACCOs

Gross loans and credit advances constituted 73.32% of the total assets of the Regulated SACCO industry in 2025, underpinning their critical role as the most important portion of Regulated SACCOs assets which must be prudently managed at all times. The Authority assesses and monitors the quality and performance of Regulated SACCOs' loan asset using the statutory Risk Classification of Assets and

Provisioning Quarterly Return as prescribed in *Regulations 2010* for DT-SACCOs and *Regulations 2020* for NWDT-SACCOs. The return reports the Regulated SACCOs' allowance for loan losses generally, at individual institutional levels, and at the aggregate industry level, as well as their respective non-performing loans ratio.

Table 32 presents a summary of the consolidated Risk Classification of Assets and Provisioning return for the period ended December 2025 and generally shows that there was comparatively improved quality of the loan portfolio of the Regulated SACCOs in 2025 compared to the previous year. Notably, there has been a consistent and significant growth in the amount of gross loans classified as performing according to contractual terms, rising to a proportion of 88.41% in 2025 from 86.71% in 2024 of the total gross loans as summarized in **Chart 41**.

Table 32: Consolidated Risk Classification of Assets and Provisioning Return, (31st Dec 2023-31st Dec 2025)

Classification of Loans	PROVISIONING RATE	GROSS LOANS (KSH.BILLIONS)									% to TOTAL GROSS LOANS FOR REGULATED SACCOs		
		2023			2024			2025					
		DT-SACCOs	NWDT-SACCOs	TOTALS	DT-SACCOs	NWDT-SACCOs	TOTALS	DT-SACCOs	NWDT-SACCOs	TOTALS	2023	2024	2025
Performing (As per contract)	1%	561.99	92.89	654.87	645.66	87.17	732.84	744.20	94.48	838.68	86.33%	86.71%	88.41%
Watch (1-30 days)	5%	33.79	5.84	39.63	34.95	6.46	41.40	43.27	6.27	49.54	5.22%	4.90%	5.22%
Substandard (31-180 days)	25%	15.76	4.03	19.79	18.78	3.63	22.41	19.96	3.22	23.18	2.61%	2.65%	2.44%
Doubtful (181-360 days)	50%	6.86	1.05	7.92	8.45	1.25	9.70	8.12	1.27	9.39	1.04%	1.15%	0.99%
Loss (Over 360 days)	100%	33.87	2.49	36.35	36.52	2.24	38.76	25.44	2.44	27.88	4.79%	4.59%	2.94%
Grand Totals		**652.27**	**106.30**	**758.57**	**744.36**	**100.75**	**845.11**	**840.99**	**107.68**	**948.67**			
No of Loan Accounts (Millions)		**3.00**	**1.99**	**4.99**	**3.11**	**0.30**	**3.42**	**3.86**	**0.31**	**4.17**			
NPL Amount (Billions)		56.49	7.57	64.06	63.75	7.13	70.87	51.47	6.90	60.45			
Provision Amount (Billions)		48.55	5.24	53.79	53.64	4.97	58.61	42.40	5.12	47.52			
Provisions/Gross Loan		7.44%	4.93%	7.09%	7.21%	4.93%	6.94%	5.24%	4.77%	5.19%			
Portfolio at Risk (NPL/Gross Loans)		**8.66%**	**7.12%**	**8.45%**	**8.56%**	**7.07%**	**8.39%**	**6.36%**	**6.44%**	**6.37%**			

Source: SASRA Database

Similarly, gross loans in the watch category, comprising loans outstanding for a period between one (1) to 30 days, increased to Kshs. 49.54 billion in 2025 from Kshs. 41.40 billion in 2024 and Kshs. 39.63 billion recorded in 2023. The loans under watch category represented 5.22% of the total gross loans in 2025, and this increase is attributable to the expansion of the Regulated SACCO's loan portfolio over the same period. The loans under this category also serves as an early warning detection point since loans in this category remain vulnerable to deterioration into the substandard, doubtful and loss categories unless effectively managed.

The gross loans classified under the substandard category, comprising loans overdue for a period between 31 days to 180 days, increased from Kshs. 22.41 billion in 2024 to Kshs. 23.18 billion in 2025. In contrast, loans categorized under the doubtful category representing those overdue for between 181 days to 360 days, declined slightly from Kshs. 9.70 billion in 2024 to Kshs. 9.39 billion in 2025. More notably, the gross loans in loss category which consists of loans outstanding for more than 360 days and requiring 100% provisioning, declined significantly from Kshs. 38.76 billion in 2024 to Kshs. 27.88 billion in 2025 representing increased loan rec6overy mechanisms by Regulate SACCOs.

In conclusion, non-performing loans (NPL) which comprise loans classified in the substandard, doubtful and loss categories, recorded a decline from Kshs. 70.87 billion in 2024 to Kshs. 58.37 billion in 2025. This improvement was mainly driven by the reduction in the gross loans categorized as doubtful and loss, as earlier observed. Consequently, the non-performing loans (NPL) ratio declined from 8.39% in 2024 to 6.37% in 2025 further affirming the improved quality of loan assets within the Regulated SACCO industry.

Chart 42: Proportionate Classification of the Performance of the Loans (2023-2025)

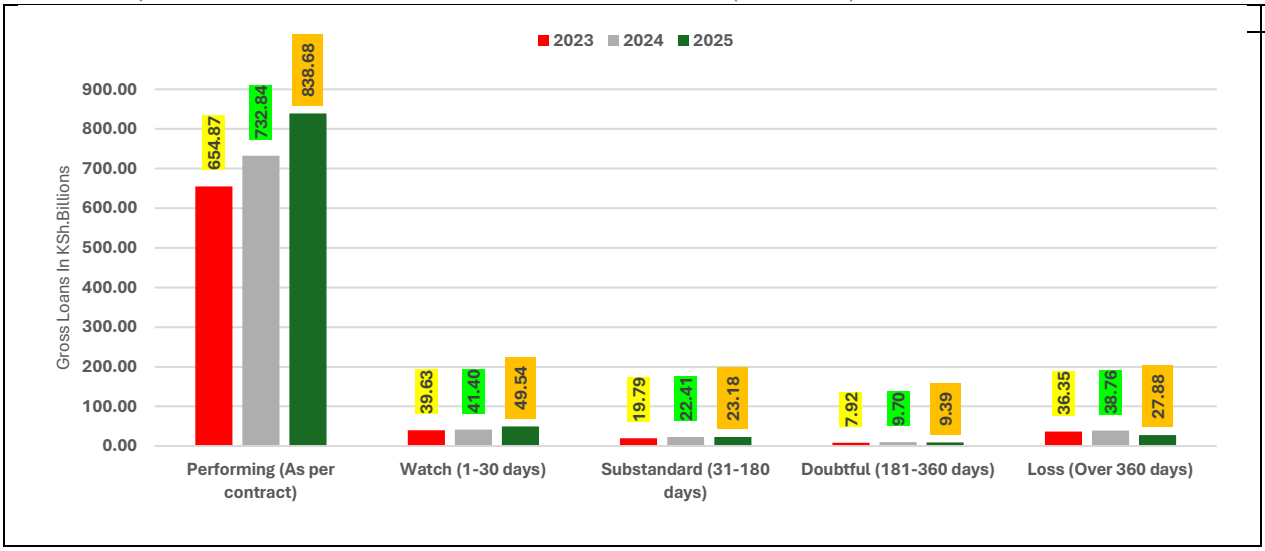
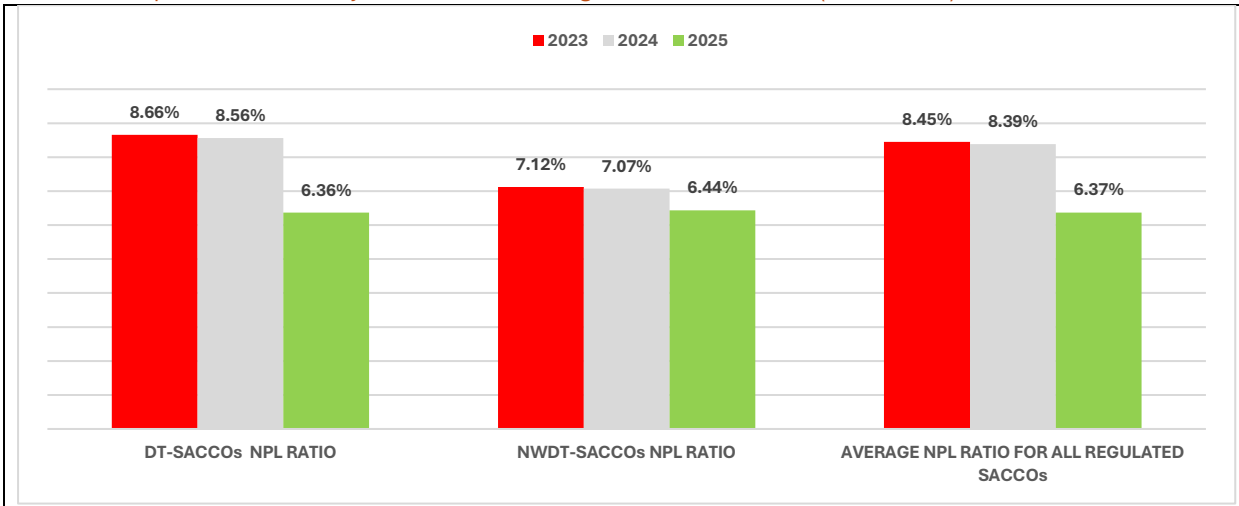


Chart 43 provides a comparative trend analysis of the NPL ratio of Regulated SACCOs against the changes in their gross loan portfolios. It shows that for three (3) consecutive years the demand for loans has been steadily increasing as evident by the continued growth in gross loans, however, the overall NPL ratio as well as the NPL ratio for DT-SACCOs and NWDT-SACCOs has improved over the period. In particular, the aggregate NPL ratio for all Regulated SACCOs has improved from 8.45% in 2023 to 8.39% in 2024 and closed at 6.37% in 2025 which is within sight of the projected range of 5%. Within the segmental levels, the NPL ratio for DT-SACCOs improved from a high of 8.56% in 2024 to 6.36% in 2025 while that of NWDT-SACCOs improved from 7.07% in 2024 to 6.44% in 2025.

Chart 43: Comparative Trend Analysis of the NPL Ratio Against the Gross Loans (2023 – 2025)



Source: SASRA Database

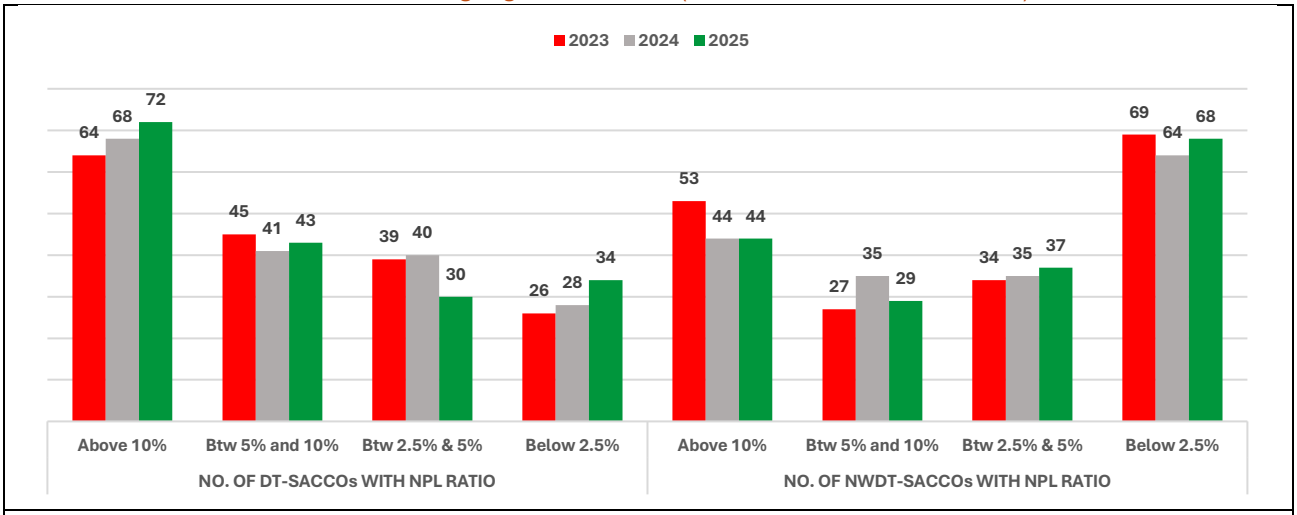
7.3.6. The Distribution of the NPL Ratio among the Regulated SACCOs

Chart 44 provides an analysis of the distribution of NPL ratio and shows that among the DT-SACCOs' segment, 64-DT-SACCOs had an NPL ratio of below 5% in 2025 compared to 68-DT-SACCOs which had their NPL ratio below 5% in 2024. Among the 64-DT-SACCOs which had an NPL ratio of below 5%, a total of 34-DT-SACCOs had their NPL ratio at below 2.5% compared to 28-DT-SACCOs in 2024 which is highly commendable while the remaining 30-DT-SACCOs had their NPL ratio averaging between 2.5% and 5% compared to 40 DT-SACCOs in 2024.

On the other hand, 43-DT-SACCOs had an NPL ratio of between 5% and 10% in 2025 compared to 41-DT-SACCOs with an NPL ratio of the same range in 2024. Further, 72-DT-SACCOs had their NPL ratio above 10% compared to 68-DT-SACCOs in 2024. The total number of DT-SACCOs whose NPL ratios exceeded 5% increased to 115-DT-SACCOs in 2025 from 109-DT-SACCOs in 2024 and thus shows an increase in the number of non-compliant DT-SACCOs during the period. This suggests to a case of deteriorating asset quality, heightened credit risk, and potential liquidity and profitability challenges within the industry. Consequently, this group of DT-SACCOs with high NPL ratios must put in more efforts towards their credit management practices and loan recovery initiatives in order to reduce the apparent risk of further deterioration in their loan assets.

The NWDT-SACCOs category had 68 SACCOs with an NPL ratio below 2.5% in 2025 compared to 64 SACCOs in 2024. Further, 37 SACCOs had an NPL ratio of between 2.5% and 5% compared to 35-SACCOs with an NPL ratio of the same range in 2024. This shows an increase in number of NWDT-SACCOs which are compliant to the 5% NPL threshold from 99-NWDT-SACCOs in 2024 to 105-NWDT-SACCOs in 2025. This indicates a sign of good loan asset quality thus promoting financial stability and sustainability within the SACCO industry. Conversely, 29-NWDT-SACCOs had their NPL ratio between 5% and 10% in 2025 compared to 35-NWDT-SACCOs in 2024. Further, 44-NWDT-SACCOs had their NPL ratio above 10% both in 2024 and 2025. This shows a decline in the number of NWDT-SACCOPs which were non-compliant with the 5% recommended threshold. As such these SACCOs should continue strengthening their credit appraisal, loan monitoring and recovery mechanisms to sustain the decline in number of SACCOs with high NPL ratio of 5% and above.

Chart 44: Distribution of the NPL Ratio among Regulated SACCOs (DT-SACCOs and NWDT-SACCOs).



Btw-Between
Source: SASRA Database

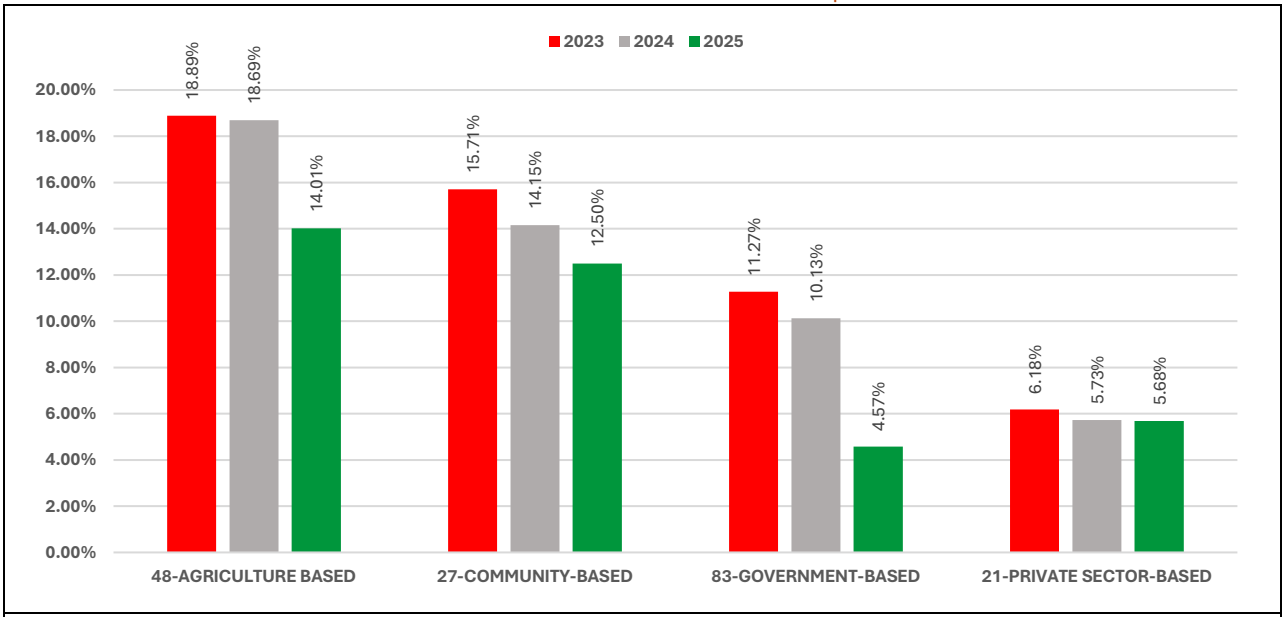
7.3.7. The Quality of the Loan Portfolio of Regulated SACCOs by Common Bond

Chart 45 presents an analysis of the quality of the loan assets among DT-SACCOs based on their categorization by fields of membership or common bonds. In 2025, Government-based DT-SACCOs recorded the lowest ratio of non-performing loans (NPL) to gross loans at 4.57% marking a significant improvement from 10.13% reported in 2024. This performance surpassed that of Private Sector-based DT-SACCOs which had consistently recorded the lowest NPL ratios over the past three (3) years compared to the other fields of memberships. The notable improvement in the NPL ratio shows significant improvement in loan repayment and recoveries among the Government-based DT-SACCOs.

On the other hand, Agriculture-based DT-SACCOs recorded the highest NPL ratio in 2025 at 14.01%, although this represented an improvement from 18.69% in 2024. These SACCOs have consistently recorded the highest NPL ratios over the same period indicating persistent challenges in loan performances and credit risk management among the Agriculture-based DT-SACCOs due to erratic weather patterns affecting farmers.

Community-based DT-SACCOs recorded the second highest NPL ratio in 2025 at 12.50%, while Private Sector-based DT-SACCOs followed with an NPL ratio of 5.68%. Overall, the findings show that the quality of loans differed across the DT-SACCOs fields of memberships reflecting variations in the levels of credit risk, loan repayment and recovery patterns.

Chart 45: Distribution of NPL Ratio for DT-SACCOs based on Fields of Membership.



Source: SASRA Database

Table 33 provides the quality of the loan assets of the DT- SACCOs based on the Government-based field of membership which comprises of five (5) sub-clustering of Universities based; State Corporation based; County Government based; General Services based; and Teachers based with most sub clusters recording notable improvements in their NPL ratios despite growth in gross loan portfolios. The analysis shows that among the Government-based DT-SACCOs, General Services-based DT-SACCOs had the least NPL ratio at 3.53% against their gross loans of Kshs. 197.97 billion in 2025, which is a significant

improvement from an NPL ratio of 4.85% against a gross loan portfolio of Kshs. 176.78 billion in 2024 reflecting strong portfolio expansion accompanied by improved loan quality.

Teacher-based DT-SACCOs recorded notable improvement by reducing their NPL ratio to 4.72% against their gross loan of Kshs. 292.23 billion in 2025 compared to an NPL ratio of 13.62% against their gross loan of Kshs. 264.32 billion in 2024 indicating enhanced credit risk management and improved loan recoveries despite rapid loan growth. Notably, the Universities-based DT-SACCOs, showed some steady improvement, with the NPL ratio declining from 6.89% against their gross loans of Kshs. 8.47 billion in 2025 to 4.77% NPL ratio against their gross loans of Kshs. 7.91 billion in 2024 attributed to improved remittances of deduction by the employer public universities which has manifested consistent default in remittances.

State corporation-based DT-SACCOs also improved considerably with NPL ratio reducing from 9.96% in 2024 to 5.69% in 2025 with gross loan increasing from Kshs. 66.53 billion in 2024 to Kshs. 70.33 billion in 2025. County government-based on the contrary to other clusters recorded a decline in gross loans from Kshs. 17.32 billion in 2024 to Kshs. 15.05 billion in 2025. Additionally, the NPL ratio worsened slightly from 9.72% to 10.23% signalling rising loan repayment challenges within the cluster.

Table 33: Distribution of NPL Ratio for Government Based DT-SACCOs based on Fields of Membership

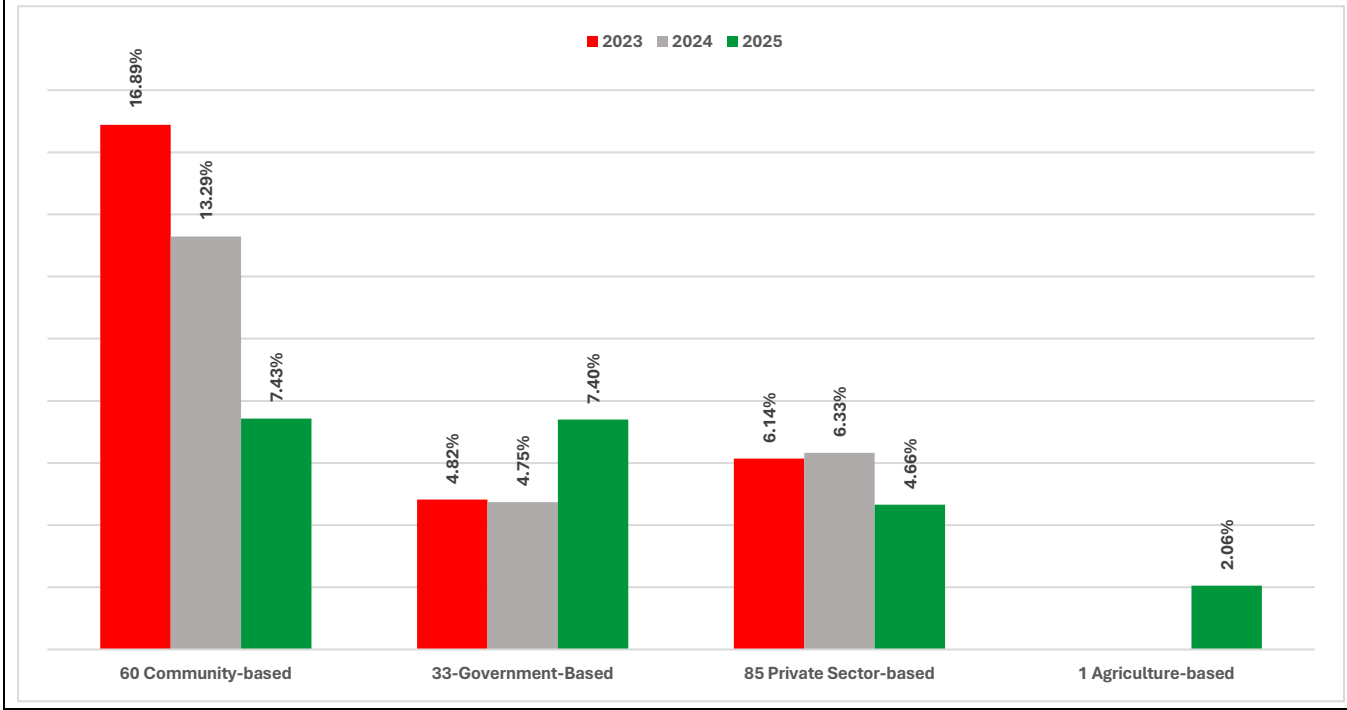
COMMON BOND	GROSS LOANS (KSH. BILLIONS)			NPL RATIO		
	2023	2024	2025	2023	2024	2025
40 Teacher-based	237.51	264.32	292.13	13.20%	13.62%	4.72%
22-General Services-based	152.17	176.78	197.97	4.96%	4.85%	3.53%
9-State Corporation-based	59.94	66.53	70.33	19.10%	9.96%	5.69%
6-County Government-based	16.85	17.32	15.05	9.97%	9.72%	10.23%
6-Universities-based	7.18	7.91	8.47	10.53%	6.89%	4.77%

Source: SASRA Database

Analysis of **Chart 46** provides a summary of the distribution of the NPL ratio for NWDT-SACCOs based on their fields of membership or common bonds. The Community-based NWDT-SACCOs recorded the highest NPL ratio at 7.43% in 2025, despite a significant decline from the 13.29% recorded in 2024. The relatively high NPL ratio among these SACCOs is reflective of the absence of check-off systems for loan recoveries, thereby exposing them to higher credit risk.

Government-based NWDT-SACCOs recorded the second highest NPL ratio at 7.40%, representing an increase from 4.75% recorded in 2024. Notably, Government-based NWDT-SACCOs reported a higher NPL ratio compared to their DT-SACCOs counterparts indicating relatively weaker loan performance within the Government-based NWDT-SACCOs. Private Sector-based NWDT-SACCOs on the other hand, recorded an improvement in asset quality with the NPL ratio declining from 6.33% in 2024 to 4.66% in 2025.

Chart 46: Distribution of NPL Ratio for NWDT-SACCOs based on Fields of Membership



Source: SASRA Database

Table 34 illustrates the distribution of the non-performing loans (NPL) ratio across the Government-based NWDT-SACCO sub-clusters namely the County Government-based, State Corporation-based, Government General Services-based and the Universities based NWDT-SACCOs. Notably, there are no Teacher-based NWDT-SACCOs in the Regulated SACCO industry.

The analysis reveals that the Government General Services-based NWDT-SACCOs continued to record the highest NPL ratio in 2025 at 10.03% which represented a slight improvement from the 11.54% recorded in 2024. In contrast, the Universities-based NWDT-SACCOs maintained the lowest NPL ratio, recording 1.01% in 2025 compared to 0.19% in 2024 indicating a marginal deterioration.

County Government-based NWDT-SACCOs also experienced a slight deterioration in loan asset quality, with the NPL ratio increasing from 2.42% in 2024 to 2.58% in 2025. Conversely, State Corporation-based NWDT-SACCOs registered an improvement in the quality of loans from 2.63% in 2024 to 2.57% in 2025.

Except for the Government General Services-based NWDT-SACCOs whose NPL ratio stood at 10.03% in 2025, all the other sub-clusters remained within the 5% threshold. The significantly higher NPL ratio recorded by Government General Services-based NWDT-SACCOs relative to the other sub-clusters, points to higher credit risk exposure within this sub-cluster and underscores the need for enhanced credit risk management practices, stricter loan appraisal processes and strengthened loan recovery strategies.

Table 34: Distribution of NPL Ratio for Government Based NWDT-SACCOs based on Fields of Membership.

COMMON BOND (GOVERNMENT-BASED)	GROSS LOANS (KSH. BILLIONS)			NPL RATIO		
	2023	2024	2025	2023	2024	2025
3-County Government-based	1.10	1.22	1.33	4.03%	2.42%	2.58%
17-State Corporation-based	5.87	6.37	6.56	3.10%	2.63%	2.57%
9-General Services-based	20.59	14.74	15.93	9.28%	11.54%	10.03%
4-Universities-based	0.49	0.51	0.59	0.45%	0.19%	1.01%
Source: SASRA Database						

7.3.8. The Investment Property, Equipment and Other Assets.

The investment in property, plant & equipment (PPE) and other assets is another key component of Regulated SACCOs' total assets. **Table 35** presents the distribution of the Regulated SACCOs' investments in PPE and other assets which grew steadily to Kshs. 58.82 billion in 2025, up from Kshs. 53.57 billion in 2024.

The analysis shows that property and equipment continued to constitute the largest share of investments in PPE and other Assets. For instance, property and equipment accounted for Kshs. 29.26 billion in 2025, constituting 49.74% of the total investments in PPE and other assets within the Regulated SACCO industry. This represented an increase both in absolute amounts and in proportion to the total PPE and other assets, from Kshs. 25.83 billion and 48.22% recorded in 2024 respectively.

By contrast, investment properties registered a decline to Kshs. 12.78 billion in 2025 from Kshs. 14.81 billion in 2024 while the proportional share of the total investments in PPE and other assets declined from 27.64% in 2024 to 21.72% in 2025.

The Other assets component of PPE and other assets increased from Kshs. 7.84 billion in 2024 to Kshs. 11.79 billion in 2025. This sharp increase is attributed to an increase in unreconciled and doubtful assets in the Regulated SACCO industry and which SACCOs are constantly required to age and make adequate impairment in respect thereof. The intangible assets on the other hand recorded a slight decline from Kshs. 3.88 billion in 2024 to Kshs. 3.81 billion in 2025 while; the prepaid lease rentals accounted for the least proportion of the total investments in PPE and other assets.

Table 35: Composition of Investment Property, Plant, Equipment and Other Assets

FINANCIAL INDICATOR	AMOUNT IN KSH. BILLLIONS			PROPORTION TO TOTAL PPE		
	2023	2024	2025	2023	2024	2025
PROPERTY AND EQUIPMENT	25.41	25.83	29.26	49.42%	48.22%	49.74%
INVESTMENT PROPERTIES	12.01	14.81	12.78	23.36%	27.64%	21.72%
OTHER ASSETS	9.58	7.84	11.79	18.64%	14.64%	20.04%
INTANGIBLE ASSETS	2.77	3.88	3.81	5.39%	7.24%	6.48%
PREPAID LEASE RENTALS	1.64	1.21	1.18	3.19%	2.26%	2.01%
TOTALS	**51.42**	**53.57**	**58.82**	**100.00%**	**100.00%**	**100.00%**
Source: SASRA Database						

7.4. The Earnings of Regulated SACCOs

7.4.1. General Overview

The earnings of Regulated SACCOs are another key parameter of the CAEL rating and monitoring framework which is assessed through the Statement of Comprehensive Income submitted to the Authority monthly for DT-SACCOs and on a quarterly basis for NWDT-SACCOs and monitors the overall profitability of Regulated SACCOs both at individual institutional levels and at the industry-wide level. As illustrated in **Table 36**, the Regulated SACCO industry recorded a steady and consistent growth in total income over the review period. Total incomes increased to Kshs. 172.83 billion in 2025, up from Kshs. 153.05 billion in 2024. This upward trajectory reflects improved member activity and enhanced revenue generation across the industry.

Additional analysis indicates that the interest income from loans remained the dominant source of revenue for the Regulated SACCOs with the interest incomes increasing to Kshs. 138.14 billion in 2025 from Kshs. 127.64 billion in 2024 and accounted for 79.93% of the total income as depicted in **Chart 47**. Despite the increase in absolute terms, its proportion to total income declined from 83.40% recorded in 2024. The decrease in the proportion of interest income to total income is attributed to the growth of other operating incomes within the Regulated SACCO industry which almost doubled from Kshs. 9.87 billion in 2024 to Kshs. 18.17 billion in 2025 representing the highest growth rate posted so far of the different income streams at 84.10%.

The growth in interest income in 2025 in absolute terms is driven by the improvement in the quality of the loan book to 6.37% in 2025 from 8.39% in 2024 as observed in **Table 32** resulting to improved revenue within the Regulated SACCO industry.

In conclusion, the findings underscore the importance of loans assets to the Regulated SACCOs given that interest incomes from loans remain the primary source of revenue for the industry. It further highlights the importance of maintaining the quality of the loan portfolio through prudent lending practices and credit risk management practices. Additionally, the growth in other operating income signifies a positive shift toward income diversification in the Regulated SACCO industry which will resultantly promote the long-term sustainability of Regulated SACCOs.

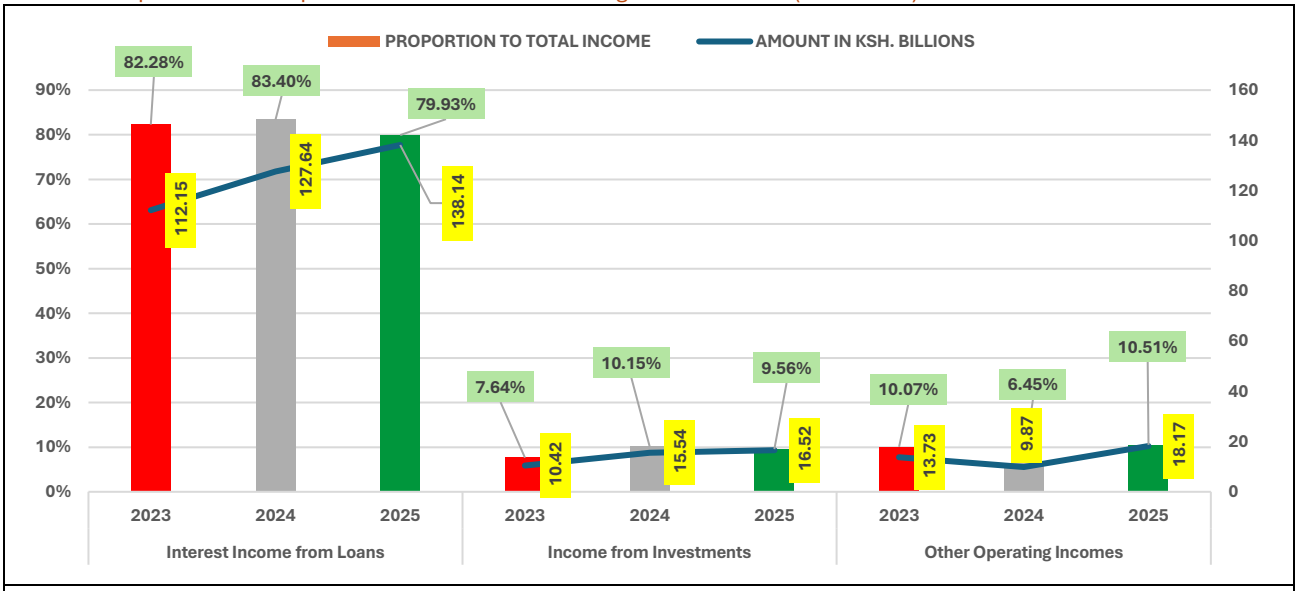
Table 36: Consolidated Statement of Comprehensive Income of Regulated SACCOs 31st Dec 2023 – 31st Dec 2025

PERFORMANCE INDICATORS	AMOUNTS IN KSHS. BILLIONS			PROPORTION TO TOTAL INCOME			Y-to-Y CHANGE		
	2023	2024	2025	2023	2024	2025	2022/23	2023/24	2024/25
Interest Income from loans	112.15	127.64	138.14	82.28%	83.40%	79.93%	7.57%	13.81%	8.23%
Income from Financial Investments	10.42	15.54	16.52	7.64%	10.15%	9.56%	27.56%	49.11%	6.34%
Other Operating Incomes	13.73	9.87	18.17	10.07%	6.45%	10.51%	66.32%	-28.12%	84.10%
Total Income	**136.30**	**153.05**	**172.83**				**12.94%**	**12.28%**	**12.93%**
Interest Expense on Deposits & Dividends	55.06	59.74	64.62	40.40%	39.03%	37.39%	12.06%	8.49%	8.17%
Interest Paid on External Borrowings	3.07	2.20	2.62	2.25%	1.44%	1.52%	11.09%	-28.44%	19.37%
Other Financial Expense	3.11	5.40	8.14	2.28%	3.53%	4.71%	7.75%	73.46%	50.84%
Net Financial Income	**75.06**	**85.71**	**97.45**	**55.07%**	**56.00%**	**56.38%**	**13.91%**	**14.19%**	**13.69%**
Provision for Loan Losses	5.90	5.18	5.71	4.33%	3.38%	3.30%	36.87%	-12.30%	10.27%
Operating Expenses	44.52	50.46	54.32	32.66%	32.97%	31.43%	11.69%	13.34%	7.64%
Net Income before Tax	**24.64**	**30.08**	**37.42**	**18.08%**	**19.65%**	**21.65%**	**13.42%**	**22.07%**	**24.42%**
Taxes and Donations	2.42	2.99	3.57	1.78%	1.95%	2.07%	36.78%	23.33%	19.58%
Net Income after Tax	**22.22**	**27.09**	**33.85**	**16.30%**	**17.70%**	**19.59%**	**11.35%**	**21.93%**	**24.95%**

Source: SASRA Database

Income from investments also recorded moderate growth, rising from Kshs. 15.54 billion in 2024 to Kshs. 16.52 billion in 2025, translating to a growth rate of 6.34%. However, despite the increase in absolute amounts, its proportion to total income declined slightly from 10.15% in 2024 to 9.56% in 2025.

Chart 47: Proportionate Composition of Total Incomes of Regulated SACCOs (2023-2025)



Source: SASRA Database

7.4.2. Earnings of DT-SACCOs' Segment

Table 37 and Chart 48 illustrate the distribution of growth rates in total income among DT-SACCOs between 2024 and 2025. The findings indicate that a total of 151-DT-SACCOs recorded a positive growth in their total income in 2025 compared to 159-DT-SACCOs in 2024. The cumulative amount of growth in their total income however reduced from Kshs. 18.08 billion in 2024 to Kshs.16.92 billion in 2025 as particularized hereunder-

a) 92-DT-SACCOs total income grew by over 10% which represented Kshs. 13.26 billion of the total income compared to 116-DT-SACCOs with a total income of Kshs. 16.85 billion in 2024.
b) 40-DT-SACCOs had their total income grow by between 5% and 10% which represented Kshs. 3.31 billion of the total income in 2025 compared to 25-DT-SACCOs with a total income of Kshs. 1.03 billion in 2024.
c) 19-DT-SACCOs had their total income grow by between 0% and 5% which represented a total income of Kshs. 0.35 billion in 2025 compared to 18-DT-SACCOs with a total income of Kshs. 0.19 billion in 2024.

On the other side of the spectrum, the remaining 28-DT-SACCOs recorded negative growth rates in their total income in 2025 as compared to 19-DT-SACCOs in 2024 thus showing depressed revenue generation attributed to delayed remittances, lowering of the interest rates, among others as particularized below-

a) 17-DT-SACCOs registered marginal decline in their total income between negative 5% and 0.1% with a cumulative decline of Kshs. 0.18 billion in 2025 compared to 6-DT-SACCOs which had their total income the same in 2024.
b) 7-DT-SACCOs recorded decline in their total income of between negative 5% and

negative 10% with a cumulative reduction of Kshs. 0.12 billion of the total income in 2025 compared to 2-DT-SACCOs with a cumulative decline of Kshs. 0.19 billion of their total income in 2024.

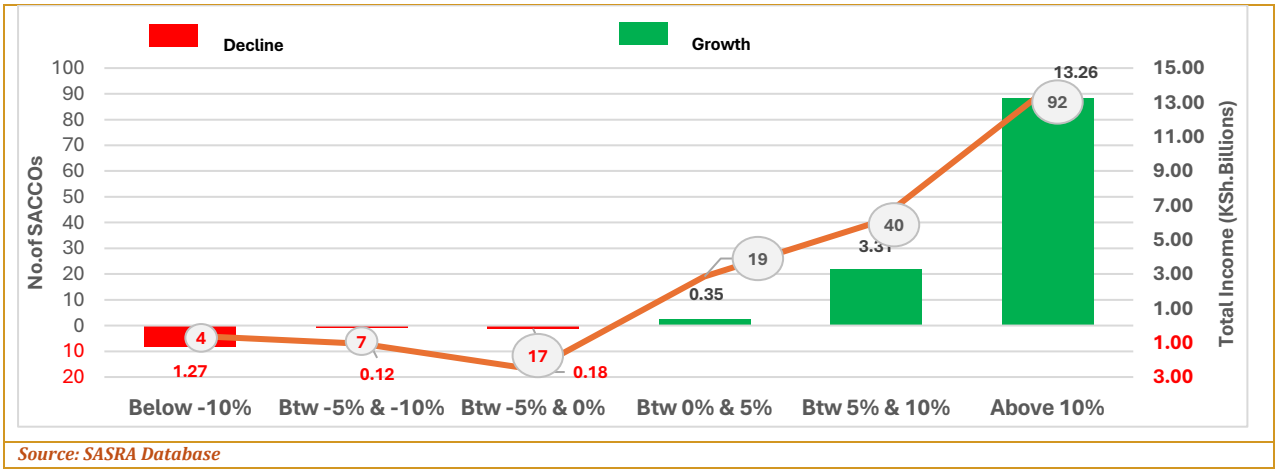
c) 4-DT-SACCOs recorded a decline of below negative 10% with a cumulative decline of Kshs. 1.27 billion in 2025 compared to 11-DT-SACCOs with a cumulative decline in their total income of Kshs. 0.12 billion in 2024.

Table 37: Distribution of Growth Rates in Total Income for DT-SACCOs

GROWTH RATE BANDS	NO OF SACCOs		TOTAL AMOUNT CHANGE (KSH. BILLIONS)	
	2024	2025	2024	2025
Above 10%	116	92	16.85	13.26
Between 5% & 10%	25	40	1.03	3.31
Between 0% & 5%	18	19	0.19	0.35
Total Positive Growth	**159**	**151**	**18.08**	**16.92**
Between -5% & 0%	6	17	0.01	0.18
Between -5% & -10%	2	7	0.19	0.12
Below -10%	11	4	0.12	1.27
Total Negative Growth	**19**	**28**	**0.31**	**1.57**
TOTALS	**178**	**179**	**17.76**	**15.35**

Source: SASRA Database

Chart 48: Distribution of the Growth Rates in Total Income of DT-SACCOs in 2025



Source: SASRA Database

7.4.3. Earnings of NWDT-SACCOs' Segment

In the case of NWDT-SACCOs, **Table 38** presents the distribution of growth rates in total income between 2024 and 2025. The analysis indicates that 132-NWDT-SACCOs registered positive growth in total income in 2025, compared to 141-NWDT-SACCOs recorded in 2024. Conversely, 46-NWDT-SACCOs recorded negative growth in total incomes, up from 37-NWDT-SACCOs in 2024. This trend points to a weakening in income generation among NWDT-SACCOs during the review period.

The distribution of NWDT-SACCOs that recorded positive growth rates in total income in 2025 is illustrated in **Chart 49** and summarized as follows:

a) 29-NWDT-SACCOs registered growth rates above 10%, translating into an absolute increase in total income of Kshs. 1.28 billion.
b) 35-NWDT-SACCOs recorded growth rates ranging between 5% and 10% contributing to

an additional Kshs. 0.19 billion in total income.

c) 68-NWDT-SACCOs reported growth rates of between 0.1% and 5% accounting for an increase of Kshs. 0.08 billion in total income.

On the other side of the spectrum, the distribution of NWDT-SACCOs that recorded negative growth rates in total income were as follows:

a) 16-NWDT-SACCOs experienced declines in total income ranging between negative 5% and 0.1%, collectively amounting to Kshs. 0.03 billion.

b) 9-NWDT-SACCOs recorded declines in total income ranging between negative 5% and negative 10% amounting to Kshs. 0.03 billion.

c) 21-NWDT-SACCOs recorded declines in total incomes below negative 10% amounting to a cumulative reduction of Kshs. 0.12 billion.

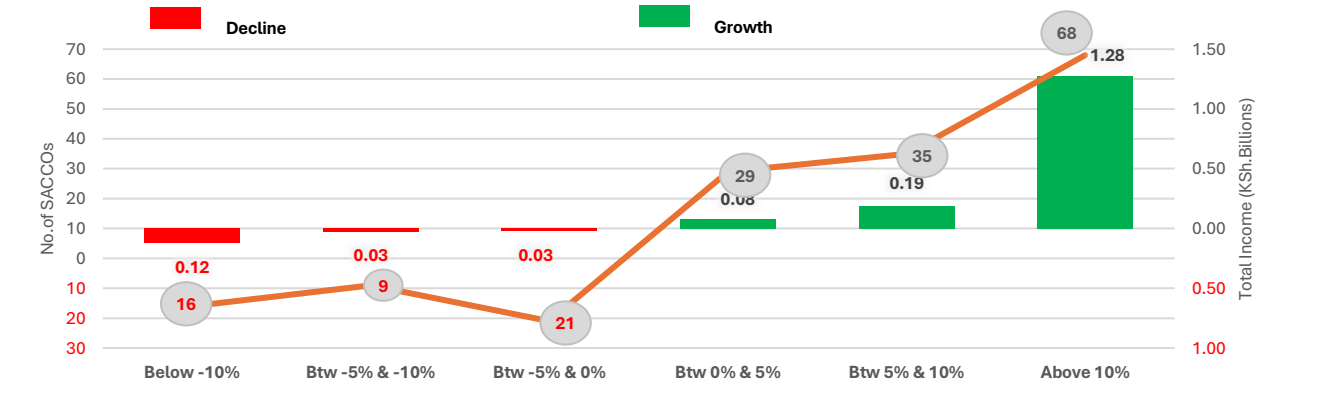
Table 38: Distribution of Growth Rates in Total Income of NWDT-SACCOs (2024-2025)

GROWTH RATE BANDS	NO OF SACCOs		TOTAL AMOUNT CHANGE (KSHS. BILLIONS)	
	2024	2025	2024	2025
Above 10%	87	29	1.63	1.28
Between 5% & 10%	36	35	0.19	0.19
Between 0% & 5%	18	68	0.04	0.08
Total Positive Growth	**141**	**132**	**1.86**	**1.54**
Between -5% & 0%	11	16	(0.02)	(0.03)
Between -5% & -10%	9	9	(0.03)	(0.03)
Below -10%	17	21	(0.11)	(0.12)
Total Negative Growth	**37**	**46**	**(0.15)**	**(0.17)**
TOTALS	**178**	**178**	**1.71**	**1.37**

Source: SASRA Database

Overall, the cumulative growth in total income among NWDT-SACCOs declined from Kshs. 1.71 billion in 2024 to Kshs. 1.37 billion in 2025 indicating a slower income generation among the NWDT-SACCOs that could suggest reduced business and /or investment activities within this segment of Regulated SACCOs.

Chart 49: Distribution of Growth Rates in Total Income of NWDT-SACCOs in 2025



Btw-Between
Source: SASRA Database

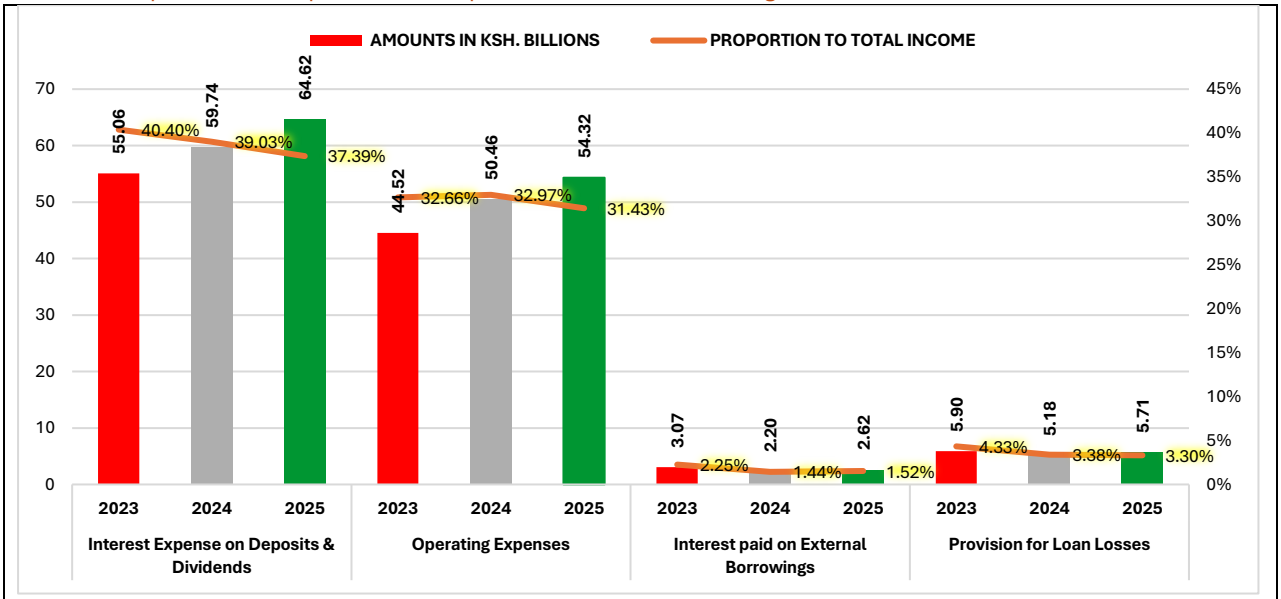
7.4.4. Comparative Expenditures of Regulated SACCOs

On the expenditure side, the largest expense item for the Regulated SACCOs remained interest expenses on members' deposits and dividends on share capital. In 2025, these expenses amounted to Kshs. 64.62 billion, accounting for 37.39% of the industry's total income as illustrated in **Chart 50.** Although this represented an increase from Kshs. 59.74 billion in 2024, the proportion of these expenses to total income declined from 39.05% in 2024.

The operating expenses constituted the second largest expense category, accounting for 31.43% of the total income at Kshs. 54.32 billion in 2025, compared to Kshs. 50.46 billion in 2024. The increase in operating expenses is attributed to the rising cost of operations and highlights the need for Regulated SACCOs to maintain prudent cost management practices in order to sustain profitability and operational efficiency. Similarly, interest expenses on external borrowings increased from Kshs. 2.20 billion in 2024 to Kshs. 2.62 billion in 2025. Consequently, the proportion of this expense to total income grew slightly from 1.44% in 2024 to 1.52% in 2025 consistent with the increase in overall external borrowing by Regulated SACCOs by Kshs. 2.11 billion between 2024 and 2025.

In conclusion, the expenditure trends indicate that although the Regulated SACCOs continued to experience growth in expenses, the increase was generally aligned with the expansion in income from operations and investment activities. However, continued emphasis on cost management and efficient resource utilization remains important in sustaining profitability within the Regulated SACCO industry.

Chart 50: Sample Selected Expenses as a Proportion of Total Income of Regulated SACCOs



Source: SASRA Database

A comparative analysis of the earnings of DT-SACCOs and NWDT-SACCOs through their consolidated statements of comprehensive incomes, demonstrates that the DT-SACCOs outperformed NWDT-SACCOs across most financial indicators as summarised in **Table 39** and **Table 40.** The DT-SACCOs recorded stronger performance than NWDT-SACCOs across the three income streams. Interest income from loans for DT-SACCOs increased from Kshs. 114.46 billion in 2024 to Kshs. 124.39 billion in 2025 reflecting year-to-year growth of 8.68%, compared to marginal growth in NWDT-SACCOs from Kshs. 13.18 billion in 2024 to Kshs. 13.75 billion in 2025, representing a growth of 4.31%,

reflecting a strong lending growth rate among DT-SACCOs. However, the proportion of loan income to total income declined in both segments, with DT-SACCOs reducing from 83.31% in 2024 to 79.60% in 2025 while NWDT-SACCOs decreased from 84.21% in 2024 to 83.06% in 2025, indicating diversification of income sources.

Table 39: Statement of Comprehensive Income for DT-SACCOs

PERFORMANCE INDICATORS	AMOUNT IN KSH. BILLIONS			PROPORTION TO TOTAL INCOME			Y-TO-Y CHANGE		
	2023	2024	2025	2023	2024	2025	2022/23	2023/24	2024/25
Interest Income from loans	99.13	114.46	124.39	82.40%	83.31%	79.60%	7.68%	15.46%	8.68%
Income from Financial Investments	8.24	13.39	14.36	6.85%	9.74%	9.19%	29.42%	62.37%	7.30%
Other Operating Incomes	12.92	9.55	17.52	10.74%	6.95%	11.21%	60.16%	-26.13%	83.54%
Total Income	**120.30**	**137.39**	**156.28**				**12.96%**	**14.20%**	**13.75%**
Interest Expense on Deposits & Dividends	46.30	51.73	56.13	38.49%	37.65%	35.92%	12.33%	11.72%	8.50%
Interest paid on External Borrowings	2.86	1.92	2.40	2.38%	1.40%	1.54%	9.12%	-32.69%	24.74%
Other Financial Expense	2.96	5.05	7.66	2.46%	3.68%	4.90%	7.17%	70.72%	51.62%
Net Financial Income	**68.18**	**78.68**	**90.09**	**56.68%**	**57.27%**	**57.65%**	**14.06%**	**15.40%**	**14.50%**
Provision for Loan Losses	5.25	4.51	5.21	7.69%	5.73%	3.33%	42.17%	-14.01%	15.39%
Operating Expenses	41.03	46.69	50.19	34.11%	33.99%	32.12%	11.60%	13.79%	7.49%
Net Income before Tax	**21.90**	**27.48**	**34.69**	**18.21%**	**20.00%**	**22.20%**	**11.18%**	**25.46%**	**26.25%**
Taxes and Donations	2.18	2.74	3.30	1.81%	1.99%	2.11%	38.00%	25.48%	20.69%
Net Income after Tax	**19.72**	**24.74**	**31.39**	**16.39%**	**18.01%**	**20.09%**	**8.84%**	**25.45%**	**26.87%**

Source: SASRA Database

Income from investments grew for both segments with DT-SACCOs increasing from Kshs. 13.39 billion in 2024 to Kshs. 14.36 billion in 2025 with a year-to-year growth rate of 7.30% while NWDT-SACCOs remained almost stagnant at Kshs. 2.16 billion in 2025 from Kshs. 2.15 billion in 2024 which was a marginal growth rate of 0.36%. In terms of other operating incomes, DT-SACCOs recorded substantial growth from Kshs. 9.55 billion in 2024 to Kshs. 17.52 billion in 2025 representing a year-to-year growth rate of 83.54%, significantly outperforming NWDT-SACCOs which increased from Kshs. 0.32 billion to Kshs. 0.65 billion, translating to 100.49% growth despite the lower base. Consequently, DT-SACCOs achieved greater diversification in revenue streams buoyed by bouquet of financial products and services offerings through the FOSA services, while NWDTs continue to rely predominantly on loan-based income generation which is largely driven by the BOSA deposits.

Table 40: Statement of Comprehensive Income for NWDT-SACCOs

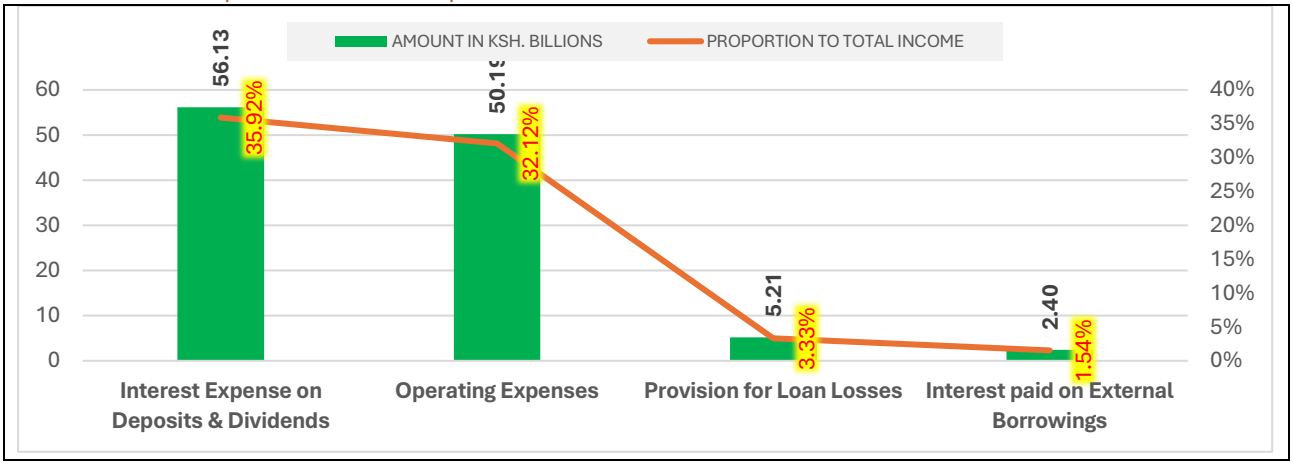
PERFORMANCE INDICATORS	AMOUNT IN KSH. BILLIONS			PROPORTION TO TOTAL INCOME			Y-TO-Y CHANGE		
	2023	2024	2025	2023	2024	2025	2022/23	2023/24	2024/25
Interest Income from loans	13.02	13.18	13.75	81.36%	84.21%	83.06%	6.73%	1.26%	4.31%
Income from Financial Investments	2.18	2.15	2.16	13.59%	13.73%	13.03%	20.81%	-1.16%	0.36%
Other Operating Incomes	0.81	0.32	0.65	5.04%	2.06%	3.91%	338.46%	-59.96%	100.49%
Total Income	**16.00**	**15.66**	**16.56**				**12.82%**	**-2.15%**	**5.75%**
Interest Expense on Deposits & Dividends	8.76	8.00	8.49	54.73%	51.13%	51.28%	10.63%	-8.59%	6.06%
Interest paid on External Borrowings	0.21	0.27	0.22	1.33%	1.74%	1.34%	43.57%	28.70%	-18.47%
Other Financial Expense	0.15	0.35	0.49	0.96%	2.23%	2.94%	21.73%	126.23%	39.58%
Net Financial Income	**6.88**	**7.03**	**7.36**	**42.99%**	**44.90%**	**44.44%**	**14.77%**	**2.21%**	**4.67%**
Provision for Loan Losses	0.65	0.66	0.50	9.52%	9.45%	3.03%	5.61%	1.42%	-24.52%
Operating Expenses	3.49	3.77	4.12	21.78%	24.05%	24.91%	12.72%	8.01%	9.54%
Net Income before Tax	**2.74**	**2.60**	**2.73**	**17.11%**	**16.61%**	**16.50%**	**20.02%**	**-4.99%**	**5.06%**
Taxes and Donations	0.24	0.25	0.27	1.51%	1.61%	1.64%	24.90%	4.04%	7.55%
Net Income after Tax	**2.50**	**2.35**	**2.46**	**15.60%**	**15.00%**	**14.87%**	**19.57%**	**-5.87%**	**4.79%**

Source: SASRA Database

On the expense side, DT-SACCOs recorded higher expense levels compared to NWDT-SACCOs due to their larger scale of operations and wider deposit base. Interest expense on deposits and dividends for DT-SACCOs amounted to Kshs. 56.13 billion with its

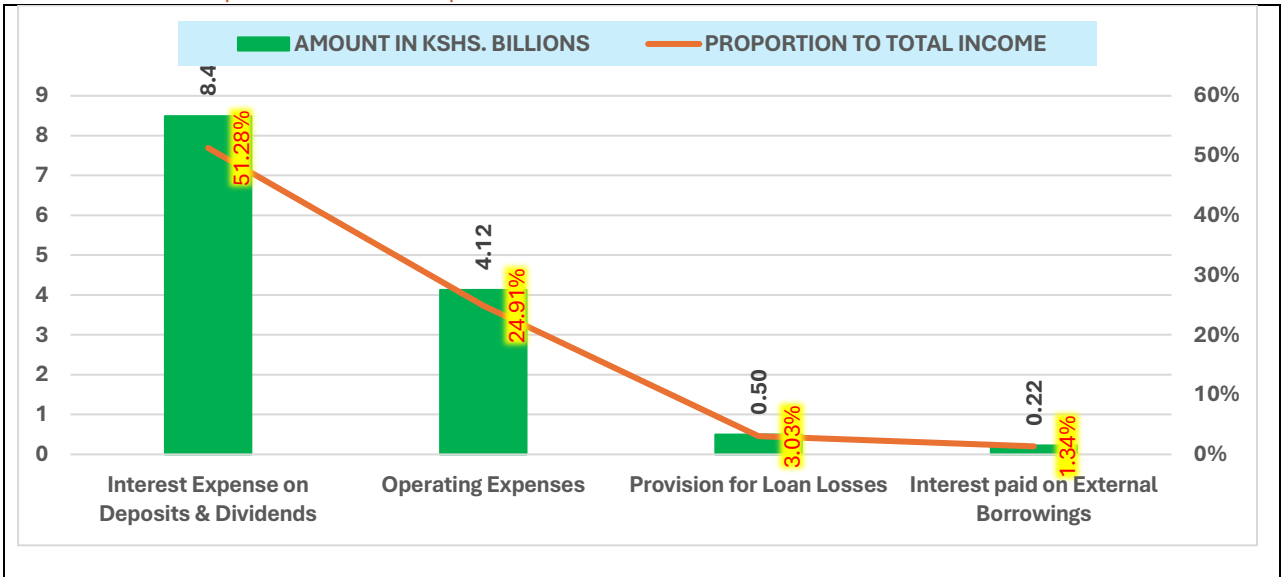
proportion to total income at 35.92%, indicating improved income absorption capacity.

Chart 51: Selected Expenses Items as a Proportion of Total Income for DT-SACCOs



In contrast NWDT-SACCOs recorded an interest expense on deposits and dividends of Kshs. 8.49 billion with a proportion of 51.28% to total income, showing a greater pressure on earnings. DT-SACCOs operating expense stood at Kshs. 50.19 billion with a proportion to total income at 32.12% while NWDT-SACCOs operating expenses was at Kshs. 4.12 billion with its proportion to total income at 24.91%. Both categories maintained low reliance on external borrowings, with interest paid on external loans remaining below 2.00% of the total income, while provisions for loan losses were moderate, though higher in DT-SACCOs due to their larger loan portfolios as illustrated in **Chart 51** and **Chart 52.**

Chart 52: Selected Expenses Items as a Proportion of Total Income for NWDT-SACCOs



Source: SASRA Database

7.5. The Liquidity of Regulated SACCOs

7.5.1. General Overview of Liquidity Indicators

Liquidity is another key component of the CAEL rating and monitoring framework deployed by the Authority in the supervision of the Regulated SACCOs. The *Regulations 2010* and *Regulations 2020* for DT-SACCOs and NWDT-SACCOs respectively, prescribed two (2) key components of liquidity measurement of Regulated SACCOs. These are the liquid assets to short-term liabilities to be maintained at not less than 15% for DT-SACCOs and 10% for NWDT-SACCOs; and the external borrowing ratio which must be maintained at not more than 25% for both segments of the Regulated SACCO industry. Other key liquidity measurement indicators include the liquid assets to total deposits; liquid assets to total assets; gross loans to total assets; and gross loans to total deposits.

Table 41 provides the aggregated liquidity indicators for DT-SACCOs while Table 42 provides the aggregated liquidity indicators for NWDT-SACCOs respectively. The key liquidity indicator assessed was the ratio of liquid assets to short term liabilities (statutory liquidity ratio), which measures the ability of SACCOs to meet short-term obligations and withstand potential liquidity pressures arising from mismatches between assets and liabilities.

DT-SACCOs maintained a strong statutory liquidity position at 63.49% against the minimum of 15% in 2025, representing an increase from 61.34% in 2024 demonstrating adequate capacity to meet short-term withdrawal demands without experiencing liquidity challenges. However, a stressed position with all liabilities showed the statutory liquidity ratio at 17.91% for DT-SACCOs which remained above the prescribed minimum statutory of 15%.

Table 41: The Aggregated Liquidity Indicators for DT-SACCOs

LIQUIDITY & SENSITIVITY TO RISK		2023	2024	2025
Liquid Assets/Savings Deposits + STLs (Regulatory Ratio)	≥15%	64.45%	61.34%	63.49%
Liquid Assets/Short-term Liabilities (Stressed Ratio with all deposit liabilities)		17.91%	16.92%	17.91%
Liquid Assets/Total Deposits		19.83%	18.80%	19.83%
External Borrowings/Total Assets	≤25%	3.02%	2.51%	2.42%
Liquid Assets/Total Assets		13.70%	12.92%	13.47%
Gross loans /Total Assets		78.31%	78.78%	78.65%
Total Loans/Total Deposits		113.40%	114.64%	115.75%
Source: SASRA Database				

The NWDT-SACCOs on the other hand maintained their statutory liquidity ratio at over 157.26% in 2025 an increase from 144.65% recorded in 2024 against the prescribed minimum of 10% indicating a very strong liquidity position. However, a stressed position with all liabilities showed a statutory liquidity ratio of 18.08% for NWDT-SACCOs which was also above the prescribed minimum of 10%. The overall findings indicate that both DT-SACCOs and NWDT-SACCOs remained adequately liquid and resilient in meeting their short-term obligations even under stressed conditions.

Table 42: The Aggregated Liquidity Indicators for NWDT-SACCOs

LIQUIDITY & SENSITIVITY TO RISK	Prescribed Minimum	2023	2024	2025
Liquid Assets/Short-term Liabilities		184.71%	144.65%	157.26%
Liquid Assets/(Non-Withdrawable deposits+ short term liabilities)	≥10%	19.34%	16.39%	18.08%
External Borrowing/Total Assets	≤25%	1.62%	1.46%	1.29%
Liquid Assets/Total Assets		16.53%	13.91%	15.18%
Liquid Assets/Total Deposits		21.48%	18.24%	20.20%
Gross loans /Total Assets		76.44%	76.74%	76.17%
Gross loans/Deposits	>100%	99.34%	100.65%	101.36%
Source: SASRA Database				

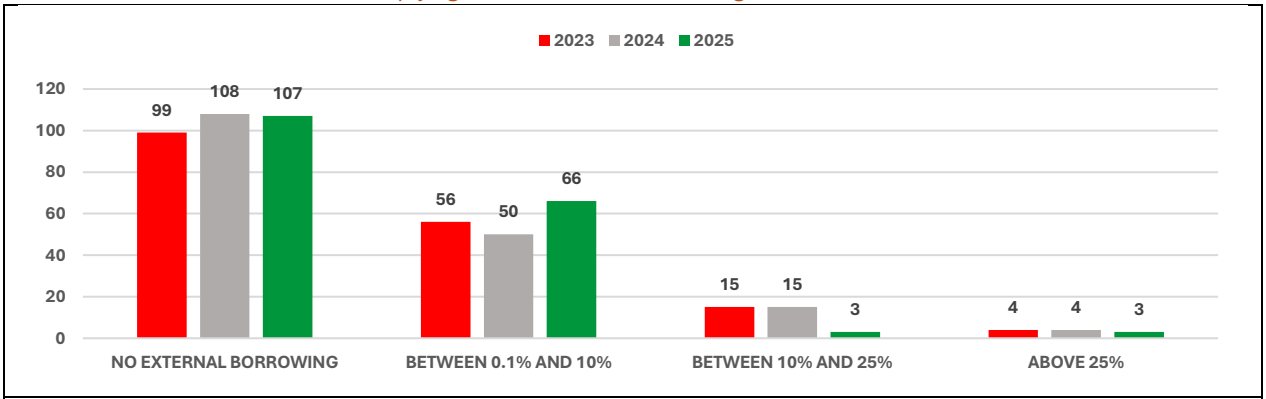
7.5.2. The External Borrowing Ratio

The external borrowing ratio measures the proportion of Regulated SACCOs total liabilities that come from external sources mainly from commercial banks, the National Government Affirmative Action Fund (NGAAF), Wholesale Financial Institutions, Development Finance Institutions (DFIs) and other Financial Institutions (FIs) to total assets. The external borrowing ratio is used to assess Regulated SACCOs' reliance on external debt compared to its internal funding sources, like customer deposits.

Consequently, a high external borrowing ratio may indicate increased dependence on external funding, which can expose Regulated SACCOs to risks like interest rates, exchange rate fluctuations, changes in global interest rates where foreign denominated debts are involved, or geo-political uncertainties or alignment. Conversely, a lower ratio suggests a stronger reliance on internal funding such as member deposits and retained earnings which are stable sources of funding in the long-term.

At the individual institutional level, a total of 107-DT-SACCOs had no external borrowings at the close of 2025 compared to 108-DT- SACCOs in 2024 as illustrated in **Chart 53**.

Chart 53: Number of DT-SACCOs Complying with the External Borrowing Ratio

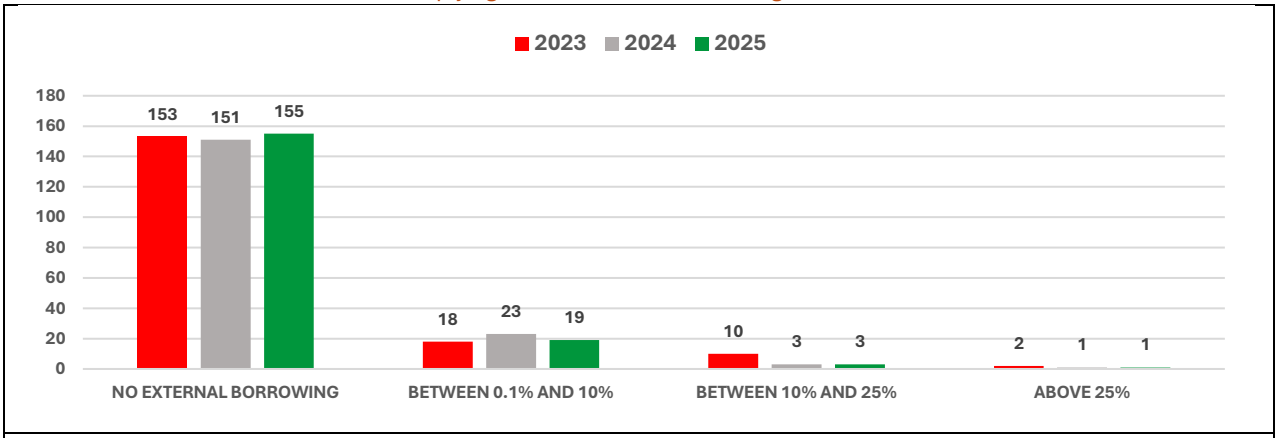


Source: SASRA Database

On the other hand, a total of 72-DT-SACCOs reported external borrowings in 2025 with 66-DT-SACCOs recording external borrowing ratios ranging between 0.1% and 10%, an increase from 50-DT-SACCOs in 2024. In contrast, the number of DT-SACCOs with external borrowing ratio ranging between 10% and 25% declined significantly from 15-DT-SACCOs in 2024 to 3-DT-SACCOs in 2025, indicative of repayments made during the year which reduced the proportion of their external borrowings relative to assets.

Further, 3-DT-SACCOs recorded external borrowing ratios above the prescribed maximum threshold of 25% in 2025, compared to 4-DT-SACCOs in 2024. This decline suggests improved compliance with the prescribed industry requirements on external borrowings.

Chart 54: Number of NWDT-SACCOs Complying with the External Borrowing Ratio



Source: SASRA Database

In the case of NWDT-SACCOs, 155-NWDT-SACCOs closed the year without external borrowing in 2025, up from 151-NWDT-SACCOs recorded in 2024 as shown in **Chart 54**. Conversely, 23-NWDT-SACCOs reported external borrowings in 2025, out of which 19-NWDT-SACCOs had external borrowing ratios ranging between 0.1% to 10%, compared to 23-NWDT-SACCOs recorded in 2024. The number of NWDT-SACCOs with external borrowing ratios ranging between 10% and 25% remained unchanged at 3-NWDT-SACCOs in both 2024 and 2025. Similarly, 1-NWDT SACCO registered an external borrowing ratio above the prescribed maximum threshold of 25%, which was the same position recorded in 2024.

Table 43: Trend Analysis of External Borrowing Ratio and Growth in Total Assets for DT-SACCOs and NWDT-SACCOs

Growth Rates	DT-SACCOs			NWDT-SACCOs		
	2023	2024	2025	2023	2024	2025
Total Assets	9.09%	13.44%	13.17%	9.67%	-5.59%	7.67%
Gross Loans	11.28%	14.12%	12.98%	12.85%	-5.21%	6.87%
Total Deposits	10.07%	12.89%	11.90%	9.34%	-6.44%	6.13%
External Borrowing	3.01%	-5.83%	9.27%	19.78%	-14.64%	-4.62%
Ratio						
External Borrowing/ Total Assets	3.02%	2.51%	2.42%	1.62%	1.46%	1.29%

Source: SASRA Database

The analysis of the external borrowing ratio and growth in total assets further reveals that DT-SACCOs recorded a growth of 13.17% in total assets in 2025 as shown in **Table 43**, while their external borrowings increased by 9.27% but the ratio declined to 2.42% in 2025 from 2.51% in 2024. Similarly, NWDT-SACCOs recorded a growth of 7.67% in total assets in 2025. However, their external borrowings declined by 4.62% during the same period, resulting in a reduction in their external borrowing ratio to 1.29% in 2025 from 1.46% in 2024, as earlier observed.

In conclusion, the trend analysis of external borrowing ratio among both DT-SACCOs and NWDT-SACCOs over the years indicates a progressive decline despite the continued growth in their asset base. This trend similarly demonstrates that the Regulated SACCOs were able to expand their asset base with minimal reliance on externally generated funds.

8.0. OTHER ACTIVITIES AND OPERATIONS OF REGULATED SACCOs

8.1. The Governance of Regulated SACCOs

8.1.1. Introduction

The governance framework and structures of Regulated SACCO Societies as prescribed under the *Cooperative Societies Act* as read with the *Sacco Societies Act* consist of the general meeting of members; the Board of Directors and the Supervisory Committee members both of which are elected by members in a general meeting; and the Chief Executive Officer appointed by the Board of Directors who is assisted by the management staff.

8.1.2. The General Meetings

Like with any other corporate body, the general meeting of members of Regulated SACCO Societies is the supreme decision-making organ, subject only to the prevailing law and regulatory frameworks. Regulated SACCOs are therefore required to hold their respective general meetings on an annual basis, on or before 30th April of each calendar year. The provision of *Section 27(5) of the Cooperative Societies Act* prescribes the mandatory agenda to be transacted at every annual general meeting of Regulated SACCOs. These include, consideration and confirmation of minutes of the last general meeting; consideration of any reports of the Board of Directors or the Commissioner for Cooperative Development or the Authority; consideration and adoption audited financial statements; determination of the manner in which any available surplus is to be distributed or invested; election of the SACCO Societies' office bearers for the ensuing year; determination, where necessary of the maximum borrowing power of the SACCO Society; appointment of an external auditor of the SACCO Society for the ensuing year; and transacting any other general business of the SACCO Society of which notice has been given to members in the manner prescribed in the By-Laws among others.

For the Annual General Meeting for the period ended December 2025, all the Regulated SACCO Societies complied with the requirements of the law and held their annual general meetings to transact the prescribed statutory agenda, except three (3) Regulated SACCOs which were yet to hold their General Meeting at the time of publication of this report. It was however noted that the three (3) Regulated SACCOs obtained statutory waivers and exception to hold their annual general meetings outside the prescribed period of 30th April. Despite obtaining such statutory waivers and exemptions, the Authority continues to implore Regulated SACCO Societies to ensure that all annual general meetings are held within the prescribed timelines, in order to accord members opportunity to appreciate performance of their SACCO Societies and also to avoid members complaints, apathy and discontentment.

8.1.3. The Board of Directors

Regulated SACCO Societies are governed by non-executive Board of Directors elected by members of SACCOs during the annual general meetings. To ensure continuous corporate accountability, prevent stagnation, and give members regular voting power, at least a third of the members of the Board of Directors of a Regulated SACCO always retire on an annual basis, and thus subject to election during the annual general meeting of the members.

The Board of Directors are statutorily responsible for the overall oversight of SACCOs on behalf of

members, including but not limited to ensuring that the SACCO maintains proper and accurate records that reflect the true and fair position of the SACCO Society's financial condition; functions effectively and that an adequate and effective internal control system is put in place; makes adequate provisions for known and probable losses likely to occur; maintains a positive image within the industry and the economy as a whole, among others. The Board of Directors are accountable to members, as well as the Authority in the performance of their duties for which they are held accountable jointly and severally.

During the year 2025 there were a total number of 3,047 persons serving as Board of Directors from the 357-Regulated SACCO Societies as summarised in **Table 44** and **Chart 55**. This was an increase from the 3,019 persons who were serving in the Board of Directors of the 355-Regulated SACCO Societies which were in operation during the year 2024. The increase is reflected in both genders where male increased to 2,270 in 2025 from 2,251 in 2024 while female increased to 777 in 2025 from 768 in 2024. This is represented by a proportionate increase of female members participation in Board of Directors affairs to 25.50% in 2025 from 25.44% in 2024. Conversely, there was a slight proportionate decrease in the male members participation in Board of Directors affairs to 74.50% in 2025 from 74.56% in 2024. It is also observed from the **Table 44** that whereas NWDT-SACCO Boards are more inclusive and maintaining 29.58% female representation, DT-SACCOs which are larger and considered to be complex institutions have a significantly lower female composition in their Boards and are struggling to break past the 21.63% mark. Thus, to enhance gender parity in the DT-SACCO segment certain targeted interventions need to be embraced by DT-SACCOs to attract their female board representation up to the levels seen in NWDT-SACCOs.

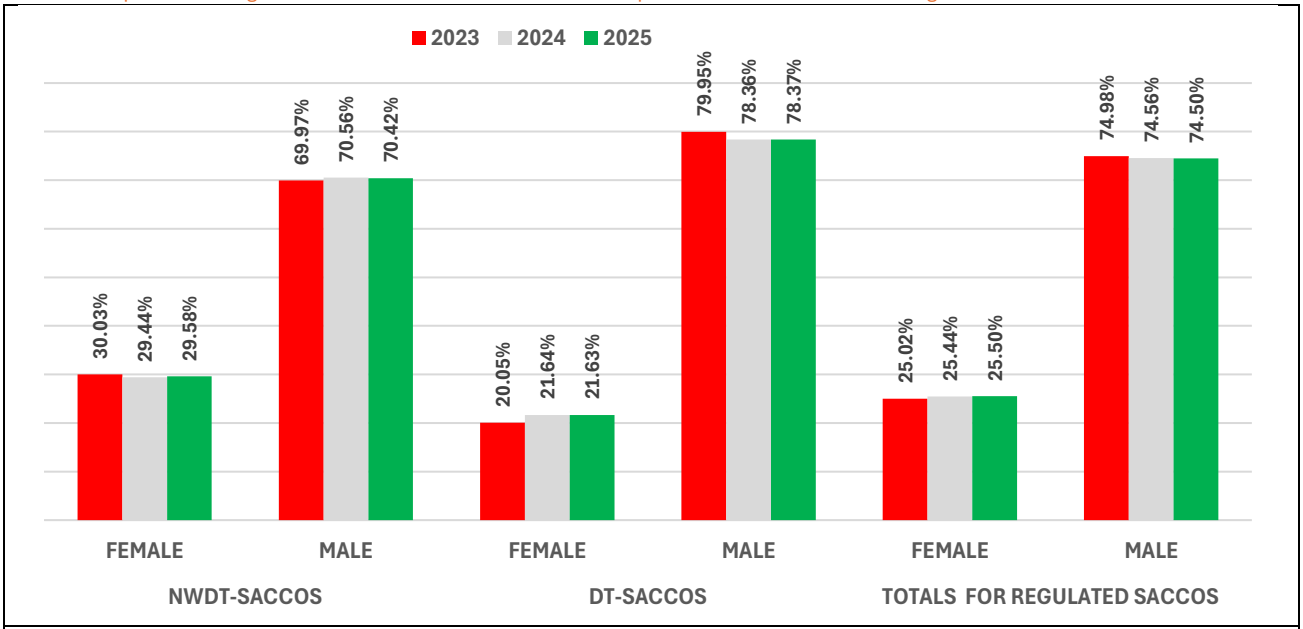
In addition, it is observed that female members participation in Board of Directors affairs grew at a higher rate of 1.17% in 2025 compared to 0.84% for male in the same year. This is an encouraging trend that Regulated SACCOs should leverage on to close the gap between the current ratio of 25.50% female participation and the recommended Constitutional threshold of a third (33.33%) in the oversight roles of the Board of Directors.

Table 44: Gender Distribution of Members of Board of Directors of Regulated SACCO Societies

SACCO SEGMENT	GENDER	NUMBERS			PROPORTIONS		
		2023	2024	2025	2023	2024	2025
NWDT-SACCOS	FEMALE	458	433	439	30.03%	29.44%	29.58%
	MALE	1,067	1,038	1,045	69.97%	70.56%	70.42%
		1,525	**1,471**	**1,484**	**100%**	**100%**	**100%**
DT-SACCOS	FEMALE	308	335	338	20.05%	21.64%	21.63%
	MALE	1,228	1,213	1,225	79.95%	78.36%	78.37%
		1,536	**1,548**	**1,563**	**100%**	**100%**	**100%**
TOTALS FOR REGULATED SACCOS	FEMALE	766	768	777	25.02%	25.44%	25.50%
	MALE	2,295	2,251	2,270	74.98%	74.56%	74.50%
		3,061	**3,019**	**3,047**	**100%**	**100%**	**100%**

Source: SASRA Database

Chart 55: Proportionate Segmental Gender Distribution of Membership in the Board of Directors of Regulated SACCOs



Source: SASRA Database

Chart 55 depicts the proportionate segmented gender distribution of the members of the Board of Directors of Regulated SACCOs and shows that within the DT-SACCOs segment 21.64% of the members of the Board of Directors were female, which is the same at 21.63% in the year ended December 2024. The NWDT-SACCOs' segment on the other hand increased slightly in the proportionate representation of female members of the Board of Directors at 29.58% in 2025 compared to a proportionate representation of 29.44% recorded in 2024.

8.1.4. The Committee of Office Bearers

Upon election at the general meetings, the Board of Directors of SACCO Societies are required to constitute themselves into a Committee of Office bearers consisting of the Chairperson, the Vice-Chairperson, the Secretary, and the Treasurer. The Committee of Office bearers play a critical role in the governance frameworks of Regulated SACCOs as they are required to execute legal documents and/or witness the execution of any legal documents under seal of the Regulated SACCO.

Table 45 provides the overall gender distribution of the membership of the Committees of Office bearers among the 357-Regulated SACCO Societies. The Chairpersons in NWDT-SACCOs constituted 158 males representing a proportion of 89.27% and 19 females representing a proportion of 10.73% in 2025. In DT-SACCOs segment males were 165 representing a proportion of 92.18% while number of females was 14 representing a proportion of 7.82% in 2025.

The Vice Chairpersons in the NWDT-SACCOs segment are composed of 131 males representing a proportion of 73.60% while females were 47 representing a proportion of 26.40% in 2025. In DT-SACCOs segment males were 151 representing a proportion of 86.29% in 2025 while females were 24 representing a proportion of 13.71% in 2025.

The Secretary position is the only category where women have achieved or exceeded parity, specifically within the NWDT-SACCOs segment. For instance, in the NWDT-SACCOs segment the male and female tied at 89 representing a proportion of 50.00% each respectively. The DT-SACCOs segment was composed of 118 males representing a

proportion of 67.82% while the number of females were 56 representing a proportion of 32.18% in 2025.

The office of the Treasurer in NWDT-SACCOs segment was composed of 130 males representing a proportion of 73.03% while the number of females were 48 representing a proportion of 26.97% in 2025.

In the DT-SACCOs segment the male were 141 in number representing a proportion of 81.03% while the female were 33 representing a proportion of 18.79% in 2025.

Table 45: Gender Distribution of the Committee of Office Bearers of Regulated SACCO Societies

OFFICE BEARER	SACCO SEGMENT	NUMBER OF OFFICERS				PROPORTIONS			
		MALE		FEMALE		MALE		FEMALE	
		2024	2025	2024	2025	2024	2025	2024	2025
CHAIRPERSONS	NWDT-SACCOs	158	158	20	19	88.76%	89.27%	11.24%	10.73%
	DTS-SACCOs	166	165	11	14	93.79%	92.18%	6.21%	7.82%
VICE- CHAIRPERSONS	NWDT-SACCOs	124	131	48	47	72.09%	73.60%	27.91%	26.40%
	DTS-SACCOs	142	151	32	24	81.61%	86.29%	18.39%	13.71%
SECRETARY	NWDT-SACCOs	80	89	90	89	47.06%	50.00%	52.94%	50.00%
	DTS-SACCOs	127	118	47	56	72.73%	67.82%	27.27%	32.18%
TREASURER	NWDT-SACCOs	134	130	42	48	76.14%	73.03%	23.86%	26.97%
	DTS-SACCOs	136	141	33	33	80.47%	81.03%	19.53%	18.97%

Some SACCOs did not have holders of either position as reflected in the shortfall from a total of 357 Regulated SACCOs

The proportionate gender distribution of Chairpersons and Vice-Chairpersons among the Regulated SACCOs as depicted in **Table 45** shows that overall, female representation among DT-SACCOs for chairpersons is remarkably low at around 7.82% in 2025 from 6.21% in 2024. While female representation in NWDT-SACCOs is slightly higher than DT-SACCOs, female Chairpersons marginally declined from 11.24% in 2024 to 10.73% in 2025. It is also observed that men occupy roughly 9 out of every 10 Chairpersons seats across the board, thus the Chairpersons' position is the most male dominated category.

There is notable divergence in how the Vice Chairpersons' role is evolving between the two (2) segments. For example, there was a significant drop in female Vice-Chairpersons in DT-SACCOs, falling from 32 to 18.39% in 2024 to 13.71% in 2025. In the NWDT-SACCOs segment, the proportion of female Vice-Chairpersons dipped slightly from 27.91% in 2024 to 26.40% in 2025.

Table 45 further provides the proportionate gender distribution of Secretaries and Treasurers among regulated SACCOs. The analysis shows that the Secretary position, is the most gender diverse category overall with women holding nearly 50.00% of these positions in the NWDT-SACCOs segment. The analysis also shows that the gap is wider in the DT-SACCOs segment with women holding 32.18% of Secretary roles.

The Treasurer position shows a moderate but consistent female presence, typically ranging between 19% and 27%. For instance, female representation among DT-SACCOs decreased from 19.53% in 2024 to 18.97% in 2025. Conversely, female representation among NWDT-SACCOs increased from 23.86% in 2024 to 26.97% in 2025.

Overall, NWDT-SACCOs generally show a higher level of gender diversity in leadership compared to DT-SACCOs. The data also suggests a potential bias where women are more frequently elected to Secretary or Treasurer roles than Chairperson roles. Between 2024 and 2025, the overall structure of gender distribution remained largely static, indicating that while there are small pockets of

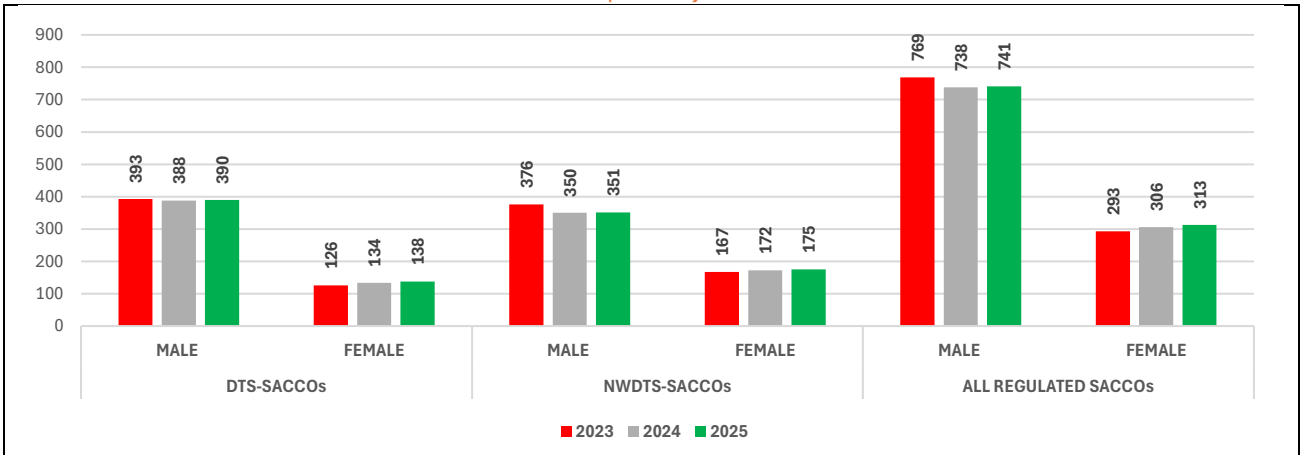
progress, systemic shifts toward parity at the top executive level are moving slowly.

The Supervisory Committee of Regulated SACCOs is one of the unique organs which differentiates Cooperative enterprises in Kenya from other corporate entities. It is a three (3) member organ of governance elected by the members at the annual general meetings, with the responsibility of providing oversight over the activities of the Board of Directors such as verifications of transactions and other similar auditing responsibilities. To this extent, the *International Credit Union Regulators Network (ICURN) Guiding Principles on Enhancing Governance of Cooperative Financial Institutions (CFIs)* recommends that the functions normally performed by an audit committee of the Board of Directors, may be performed by a Supervisory Committee. It is in this regard that the *Regulations 2020* expands the scope of work of the Supervisory Committee to include the duties and responsibilities traditionally performed by an audit committee of the Board of Directors, and the Authority has vide the *Guidance Note on Corporate Governance for Regulated SACCO Societies* required Regulated SACCOs to reserve the functions of their respective audit committees to the Supervisory Committee. Indeed, a similar proposition has been made in the *Cooperative Bill, 2024* which is currently before the Parliament of Kenya.

8.1.5. The Supervisory Committee

Chart 56 provides a summary of the gender distribution of membership of the Supervisory Committees of the 357-Regulated SACCOs for the period ended December 2025, with a total of 1,062 persons serving in the Supervisory Committees out of an expected total of 1,071 persons if all the Supervisory Committee positions were filled. This means that some Regulated SACCOs were operating with just two (2) member Supervisory Committees, due to casual vacancies arising during the year, and which vacancies are expected to be filled during the general meetings slated for the first quarter of the year 2026.

Chart 56: Number of Gender Distribution of Members of Supervisory Committee 2023-2025

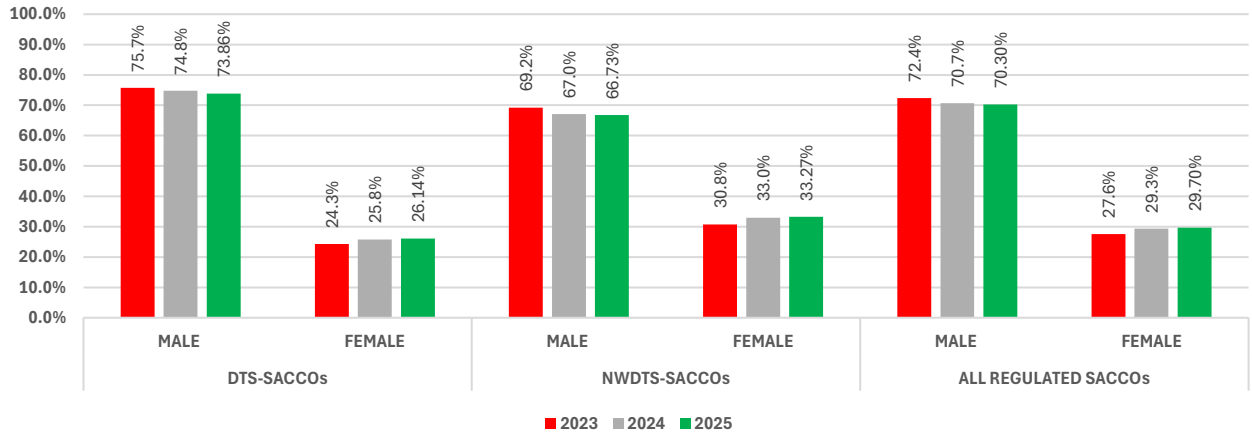


Source: SASRA Database

Chart 57 provides a summary of the proportion of gender distribution of membership of the Supervisory Committees of Regulated SACCOs. Most of the members of the Supervisory Committee for the period ended December 2025 were male and accounted for 70.30% in 2025 of all the persons serving in the position, but which are a slight drop from a proportion of 70.70% of male persons serving in the same position for the period ended December 2024.

On the other hand, female representation in all Regulated SACCOs increased to 29.70% in 2025 from 29.30% in 2024. It is thus observable that there is a clear, albeit gradual, increase in female participation within the Supervisory Committees. The two (2) segments show differing levels of gender diversity, with NWDT-SACCOs consistently maintaining higher female representation than the DT-SACCOs' segment. For instance, female representation within the DT-SACCOs' segment was at 26.14% while the NWDT-SACCO recorded 33.27% in 2025.

Chart 57: Proportion of Gender Distribution of members of Supervisory Committee 2023-2025



Source: SASRA Database

8.2. The Employment Trends in the Regulated SACCO Industry

8.2.1. General Overview

The Regulated SACCO industry continues to provide employment opportunities for Kenyans as part of their contribution towards the realization of the United Nations Sustainable Development Goals (SDGs), as well as the Kenya Vision 2030 economic blueprint as domesticated in its Medium-Term Plan IV (2023-2027) and the Bottom-Up Economic Transformation Agenda (BeTA).

Table 46 provides a snapshot of the employment trends in the Regulated SACCO industry. Overall, the total workforce has shown consistent growth over the last three (3) years, with female employees making up most employees. In 2025, there was a record of 12,837 persons employed either on permanent or temporary basis and 2,622 persons as attachees or interns, making a total of 15,459. The analysis further shows a progressive increase in the total number of employees over the years among the Regulated SACCOs from 12,005 employees reported in 2024, thereby cementing Regulated SACCO Societies as sustainable employers in the country. The employee internship and attachment opportunities offered by the Regulated SACCO Societies is a clear demonstration of their contribution towards the empowerment of youth.

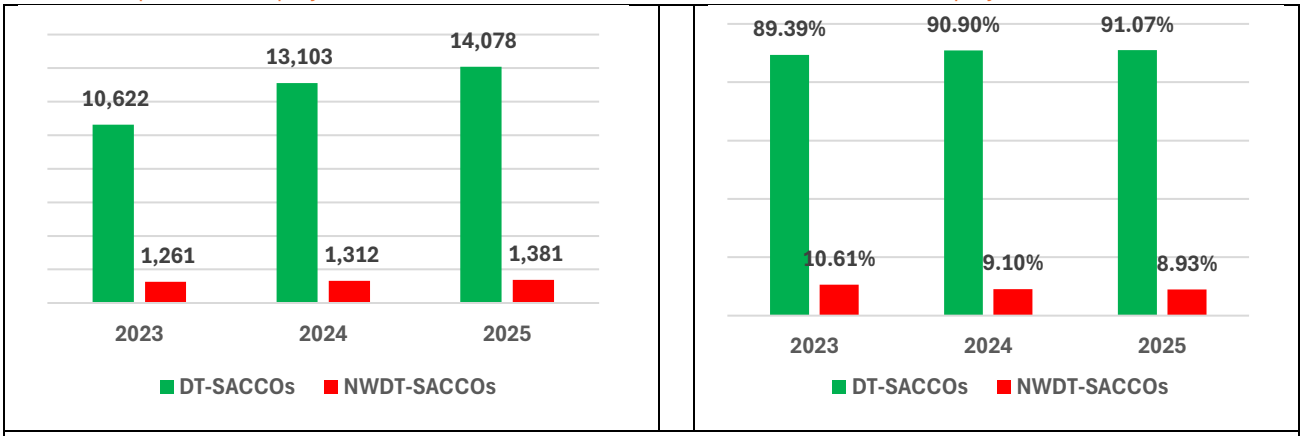
Table 46: Employment Trends in Regulated SACCO Societies

SACCO SEGMENT	YEAR	2023			2024			2025		
	TERMS OF OF SERVICE	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
DT-SACCOs	PERMANENT	4,356	4,430	8,786	4,474	4,661	9,135	4,684	4,931	9,615
	TEMPORARY	816	1,020	1,836	777	921	1,698	865	1,124	1,989
	SUB-TOTAL	**5,172**	**5,450**	**10,622**	**5,251**	**5,582**	**10,833**	**5,549**	**6,055**	**11,604**
	INTERNS/ATTACHEES	-	-	-	**925**	**1,345**	**2,270**	1,110	1,364	2,474
	TOTAL	**5,172**	**5,450**	**10,622**	**6,176**	**6,927**	**13,103**	**6,659**	**7,419**	**14,078**
NWDT-SACCOs	PERMANENT	477	547	1,024	486	533	1,019	496	562	1,058
	TEMPORARY	127	110	237	87	66	153	94	81	175
	SUB-TOTAL	**604**	**657**	**1,261**	**573**	**599**	**1,172**	**590**	**643**	**1,233**
	INTERNS/ATTACHEES	-	-	-	**67**	**73**	**140**	71	77	148
	TOTAL	**604**	**657**	**1,261**	**640**	**672**	**1,312**	**661**	**720**	**1,381**
TOTAL EMPLOYEES, ATTACHEES &INTERNS	PERMANENT	4,833	4,977	9,810	4,960	5,194	10,154	5,180	5,493	10,673
	TEMPORARY	943	1,130	2,073	864	987	1,851	959	1,205	2,164
	SUB-TOTAL	**5,776**	**6,107**	**11,883**	**5,824**	**6,181**	**12,005**	**6,139**	**6,698**	**12,837**
	INTERNS/ATTACHEES	-	-	-	**992**	**1,418**	**2,410**	**1,181**	**1,441**	**2,622**
	TOTALS	**5,776**	**6,107**	**11,883**	**6,816**	**7,599**	**14,415**	**7,320**	**8,139**	**15,459**

Source: SASRA Database

The DT-SACCOs' segment had the highest number of employees increasing to 14,078 persons in 2025 (91.07% of all employees) from 13,103 persons in 2024 (90.90% of all employees). The NWDT-SACCOs' segment on the other hand had an employee base of 1,381 persons in 2025 (8.93% of all employees) from 1,312 persons in 2024 (9.10% of all employees) as shown in **Chart 58**.

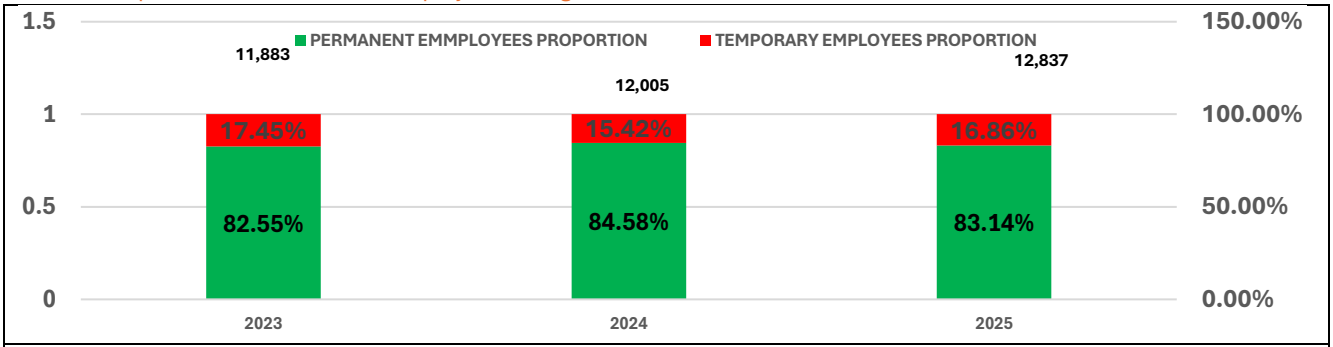
Chart 58: Proportion of Employees of DT-SACCOs and NWDT-SACCOs based on Terms of Employment



Source: SASRA Database

Chart 59 on the other hand depicts the terms of employment of the employees within the Regulated SACCO industry. The analysis shows that most of the employees accounting for 83.14% within the Regulated SACCOs served on permanent terms of service as of December 2025 which was a decrease from 84.58% in 2024. However, the proportion of employees on temporary or short-term contracts increased to 16.86% in 2025 from 15.42% reported in 2024.

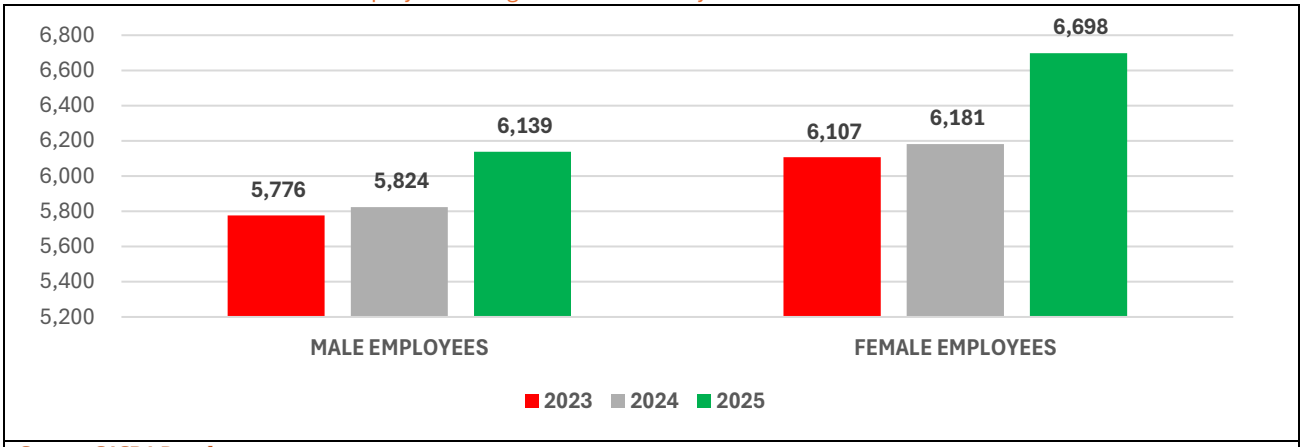
Chart 59: Proportional Distribution of Employees of Regulated SACCOs Based on Terms of Service



Source: SASRA Database

Chart 60 presents the number of permanent employees in Regulated SACCOs by gender. For instance, the number of male employees increased to 6,139 in 2025 compared 5,824 employees in 2024 who were on permanent employment terms. On the other hand, female employees increased to 6,698 employees in 2025 compared to 6,181 in 2024 employees who were on permanent employment terms.

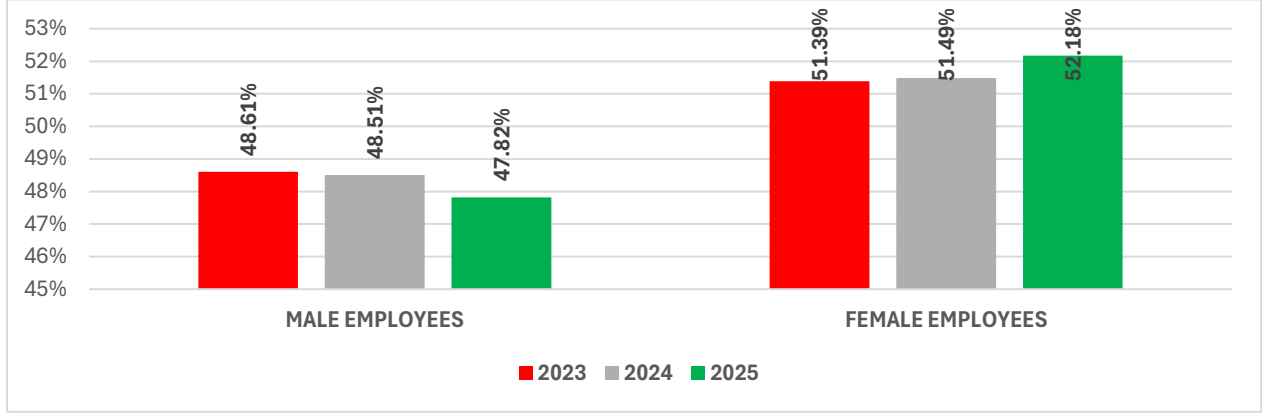
Chart 60: Number of Permanent Employees in Regulated SACCOs by Gender



Source: SASRA Database

It is note that the female employees continue to dominate the employment statistics in the Regulated SACCO industry with 52.18% of all employees in 2025, which was a slight increase from a proportion of 51.49% of all employees in 2024. Conversely, the proportion of male employees declined to 47.82% in 2025, from a proportion of 48.51% of all employees for the period ended December 2024 as shown in **Chart 61**.

Chart 61: Proportion of Permanent Employees in Regulated SACCOs

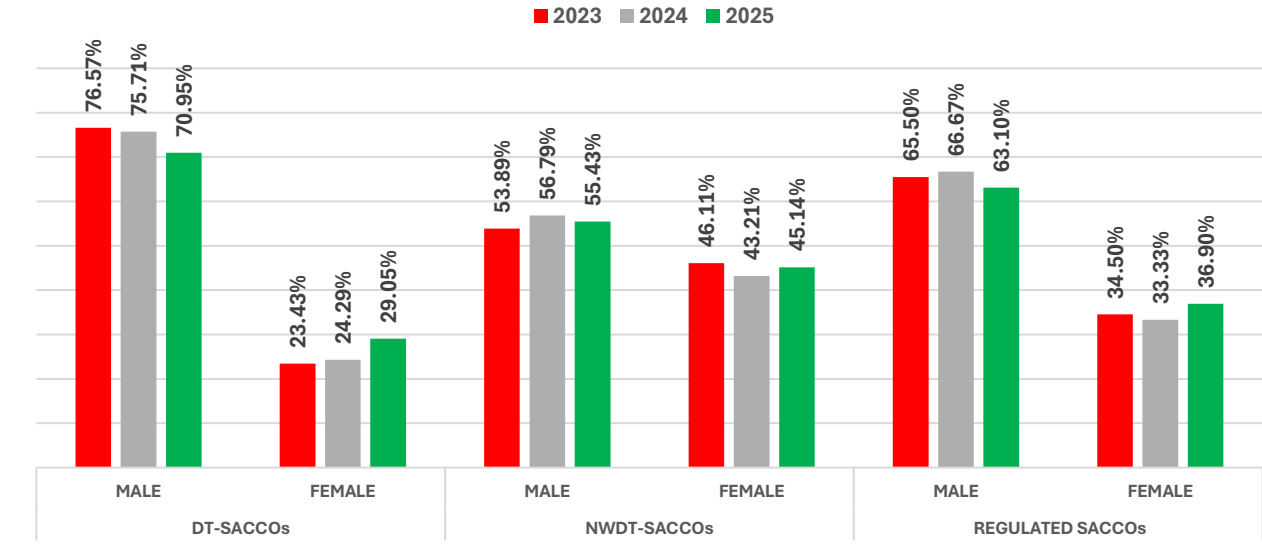


Source: SASRA Database

8.2.2. The Chief Executive Officers

The office of Chief Executive Officer of a Regulated SACCO is a statutory position established by the provisions of *Reg. 63 of Regulations 2010* for DT-SACCOs and *Reg. 64 of Regulations 2020* for NWDT-SACCOs respectively and is responsible for the day-to-day management of the Regulated SACCOs. The Chief Executive Officer is appointed by the Board of Directors, subject to prior approval of the Authority and has specific statutory responsibility to both the Board of Directors and to the Authority. **Chart 62** provides the segmental and gender distribution of the Chief Executive Officers among the 357-Regulated SACCOs in 2025 by segment and gender.

Chart 62: Segmental and Gender Distribution of Chief Executive Officers in the Regulated SACCOs Industry



Source: SASRA Database

The analysis shows that in the aggregate, the male Chief Executive Officers formed the largest proportion of all Chief Executive Officers accounting for 63.10% in 2025, which was a decrease from a proportion of 66.67% in 2024. Conversely, there was a marginal increase in the aggregate proportion of female Chief Executive Officers in the Regulated SACCO industry to 36.90% in 2025 from 33.33% in

2024, thus ensuring that the Regulated SACCO industry employment demographic remained compliant with the constitutional one (1) third gender rule.

At the segmental level, the NWDT-SACCOs had the higher proportion of female Chief Executive Officers at 45.14% in 2025 from 43.21% in 2024 compared to the DT-SACCOs' segment which had a proportion of only 29.05% of female Chief Executive Officers.

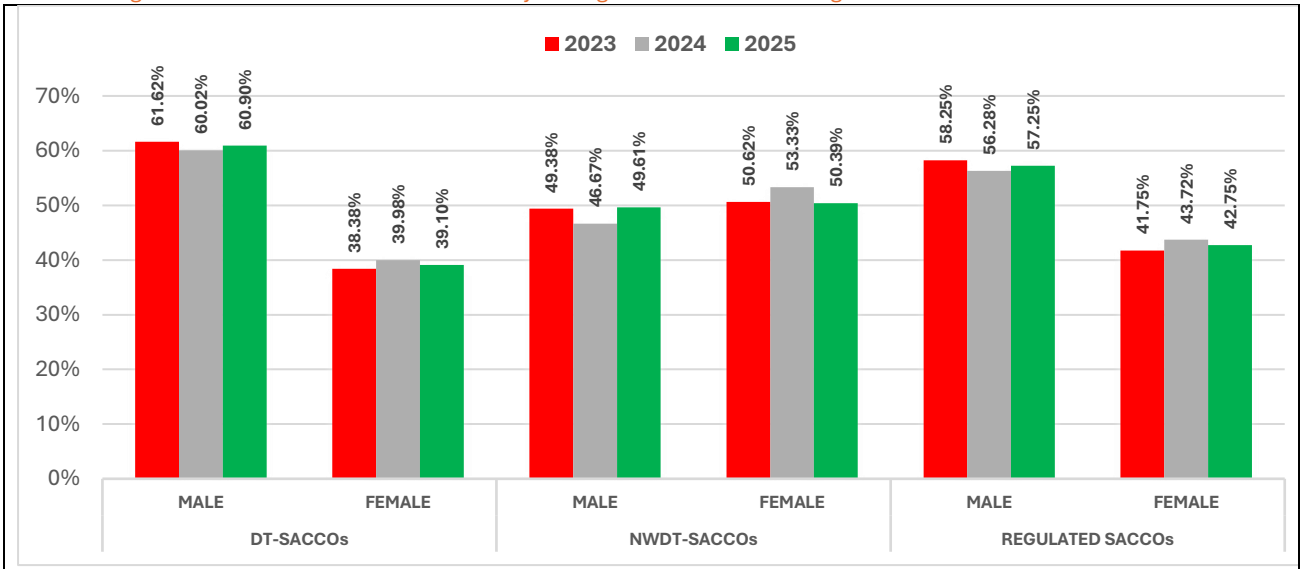
8.2.3. The Other Key Management Staff of Regulated SACCOs

In addition to the position of Chief Executive Officers, the other senior management positions in Regulated SACCOs include the heads of key functional departments such as internal audit, ICT, credit, finance, operations, money laundering reporting functions among others. These functional heads are critical for the efficient and effective day to day operations of Regulated SACCOs under the leadership of the Chief Executive Officer. It is therefore imperative to disaggregate the gender distribution of these key functional areas to discern if gender parity is being observed.

Chart 63 provides an overview of the segmental and gender distribution of the key management positions among the 357-Regulated SACCOs and shows that in aggregate 57.25% of all the functional heads were male in 2025, which is a slight increase from a proportion of 56.28% in 2024. Conversely, the proportion of female senior management staff dropped slightly to 42.75% in 2025, from a proportion of 43.72% in 2024.

Despite the marginal decline in the female senior management staff in the Regulated SACCO industry, it is noteworthy that the proportion still reflects a reasonable gender parity and within the constitutional limit of one (1) third gender rule.

Chart 63: Segmental and Gender Distribution of Key Management Positions in Regulated SACCOs



Source: SASRA Database

At the segmental level, the NWDT-SACCOs had a higher proportion of female employees at the senior management positions with a proportion of 50.39% in 2025, which was a slightly lower proportion from 53.33% recorded in 2024. Nevertheless, this proportion of female employees at the senior management positions is again within constitutional the one (1) gender rule.

On the other hand, the male senior management staff among the NWDT-SACCOs increased to 49.61% in 2025 from 46.67% reported in 2024. Among the DT-SACCOs' segment however, male senior management employees remained the most dominant at 60.90% for the period ended December 2025, which was an increase from 60.02% reported in 2024. In conclusion, the analysis for the three (3) years depicts a progressive bridging of the gender gap in the senior management positions at the industry level, as well at each of the segmental levels.

8.3. The Non-Remitted Funds Owed to the Regulated SACCO Industry

8.3.1. Introduction

A majority of employer-based Regulated SACCOs operate their business models along the traditional concept of employer deductions and remittances, which is largely premised on *Section 35 of the Cooperative Societies Act*. This provision allows for a tripartite agreement between members of Regulated SACCOs together with their employer-institutions on one hand, and their respective Regulated SACCOs on the other hand, to enter into a tripartite agreement, in which an employee who is a member of a Regulated SACCO Society expressly instructs the employer-institution to make periodic deductions from the employees' emoluments and remit the same to the employees' designated Regulated SACCO in respect of which the employee is a member. In this respect an employer is defined as *'any person, firm, or organization holding remuneration or payment for produce of a member of a Regulated SACCO'*, while an employee includes *'any person who receives remuneration or payment for produce from such persons or firm or organization'*.

The deductions from the remuneration are normally threefold. Firstly, in keeping with the legal provision that one has to be a member of a SACCO Society to transact, one has to purchase minimum shares as prescribed in the SACCO's bylaws, however, these shares are unlimited and can be increased regularly depending on the investment appetite of a member. These are always done by providing instruction to the employer for regular deductions and remittances. Secondly, are the traditional periodic deductions meant for savings and popularly known as BOSA deposits. These are usually paid into the employees' non-withdrawable deposits (BOSA) accounts and are mostly used as collateral or security for loans or credit facilities. These deposits are however refundable, less any obligations owed by a member upon notice of withdrawal from membership of the SACCO Society and therefore have the characteristics of preferential shares or subordinated debt instruments. Thirdly, are the periodic deductions from the employees' remuneration aimed at repaying or defraying any loan or credit facilities issued by a SACCO Society to a member, in which case, the members' remuneration acts as security or collateral.

The concept of deductions and remittances in the SACCO industry is therefore largely associated with employee-based SACCO Societies or produce-based SACCO Societies. Although the concept in practice has immense benefits associated with institutionalising the savings culture through the direct deductions from remunerations, and ease of debt collections by SACCOs in respect of loans and credit facilities issued by them, it has had its draw backs and flaws when the employer-institutions makes the requisite deductions but fails to remit the same to the beneficiary SACCO Society.

8.3.2. The Statistical Report of the Non-remitted Funds to Regulated SACCOs

Table 47 provides the aggregate summary status of the funds deducted from employees' remunerations by various employer institutions, but which remained unremitted to the beneficiary Regulated SACCOs in the year 2025. In particular, the total amount of non-remitted funds increased to Kshs. 3.92 billion, affecting 89-Regulated SACCOs and 104,331 members of Regulated SACCOs in 2025. This was a marked increase in the total non-remitted funds owed to Regulated SACCOs during the year 2024, which amounted to Kshs. 3.49 billion and affected 85-Regulated SACCOs and 55,602 members. It is also observable that the number of individual members affected by the non-remitted funds almost doubled over the period while the number of Regulated SACCOs affected equally increased with

the effect of increase in the aggregate amount owed in non-remitted funds by Kshs. 0.43 billion.

Table 47: Summary of the Non-remitted Funds owed to the Regulated SACCOs (31st Dec 2023-31st Dec 2025)

	Year	No. of SACCOs Affected	No. of Members affected	Non-remitted Funds on account of Loan Repayments (Kshs.)	Non-remitted Funds on account of Back office (BOSA) deductions (Kshs.)	Total amount of Non-remitted Funds (Kshs.)
DT-SACCOs	2023	53	50,193	1,343,933,329	817,611,935	2,161,545,264
NWDT-SACCOs		29	7,528	336,035,745	91,879,820	427,915,565
TOTAL		**82**	**57,721**	**1,679,969,074**	**909,491,755**	**2,589,460,829**
DT-SACCOs	2024	62	49,821	2,280,712,302	815,549,196	3,096,261,498
NWDT-SACCOs		23	5,781	318,384,473	73,918,024	392,302,498
TOTAL		**85**	**55,602**	**2,599,096,776**	**889,467,220**	**3,488,563,996**
DT-SACCOs	2025	60	95,501	2,627,978,383	748,286,857	3,376,265,240
NWDT-SACCOs		29	8,830	411,098,047	131,433,739	542,531,786
TOTAL		**89**	**104,331**	**3,039,076,430**	**879,720,596**	**3,918,797,026**

Source: SASRA Database

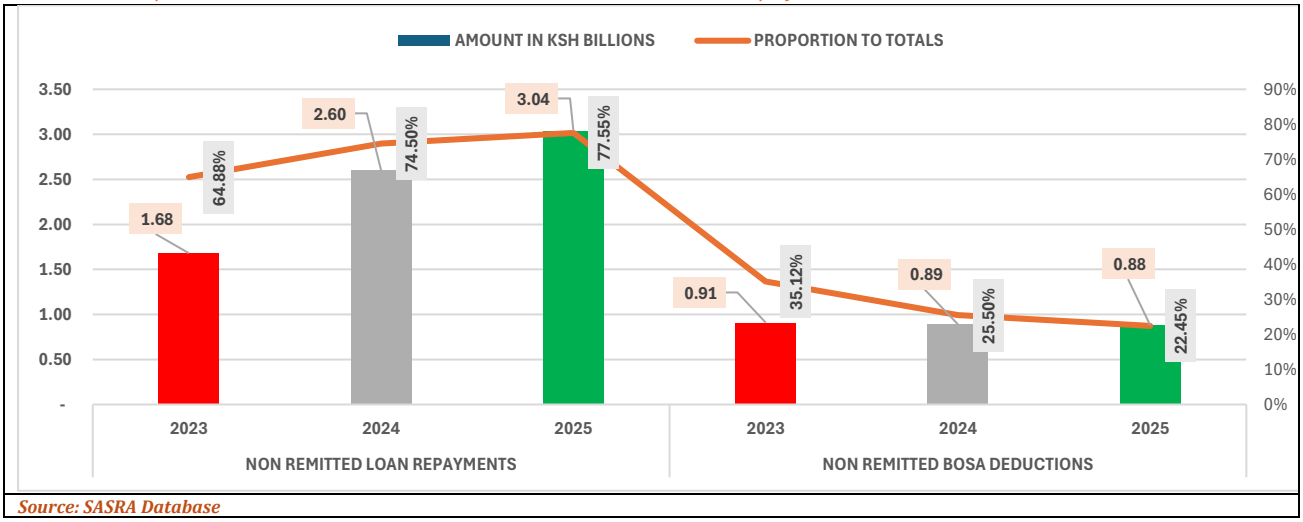
The statistical analysis shows that the highest proportion of the non-remitted funds owed was on account of deductions meant for the repayment of loans and other credit facilities, which the respective Regulated SACCOs had issued to their members. These non-remitted funds increased rose to Kshs. 3.04 billion in 2025 representing a proportion of 77.55% of the total non-remitted funds compared to Kshs.2.60 billion representing 74.50% of the total non-remitted funds which was owed in 2024 as summarised in **Chart 64**.

The implication of the failure by the various employer-institutions to remit Regulated SACCOs deductions meant for repayment of outstanding loans means that the loans and credit facilities issued by such affected Regulated SACCOs are either automatically in default or are substantially impaired. This is one of the main contributing factors to the aggregate non-performing loans of the Regulated SACCOs.

Interestingly the non-remitted deductions due for periodic savings (BOSA) registered a marginal decline to Kshs. 0.88 billion in 2025 representing 22.45% of the total non-remitted funds, compared to Kshs. 0.89 billion reported in 2024, thereby begging the question as to why certain employer-institutions, deduct but only remit a portion of the deductions to the beneficiary Regulated SACCO. This notwithstanding, the continued failure by various employer-institutions to promptly remit the deductions made from employees' remuneration to the beneficiary Regulated SACCOs, continue to seriously hamper the liquidity position of the Regulated SACCOs, as well as their ability to meet member obligations regarding issuance of loans and credit facilities which is their core business.

On the members side, the failure to remit deducted BOSA deductions have the impact of diminishing the member's borrowing capacity since the amount qualified is pegged on the BSA savings, while the failure to remit the loan repayment deductions on the other hand puts the member in conflict with their Regulated SACCOs over recovery of the subject loan or credit facility.

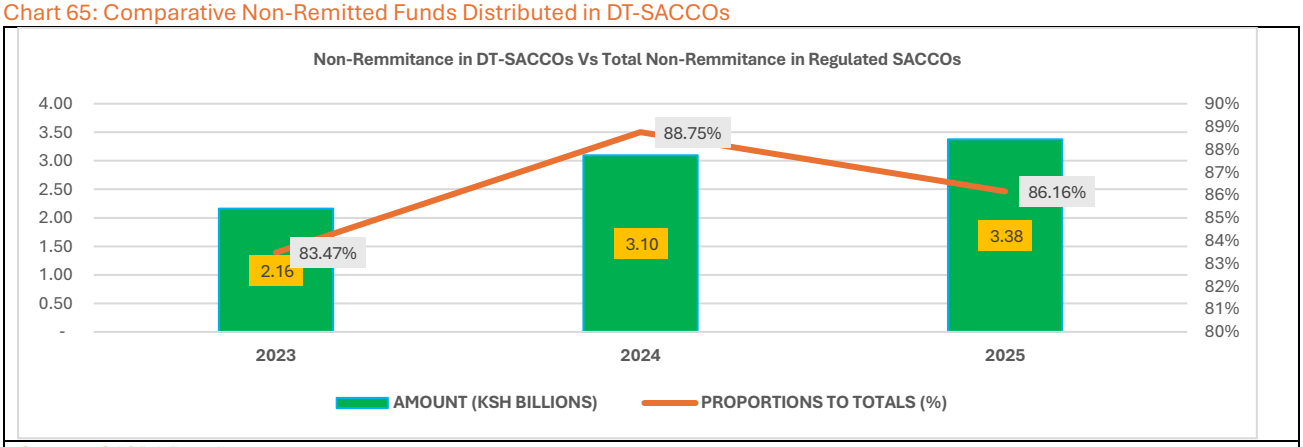
Chart 64: Comparative Non-Remitted Funds Owed on account of Loan Repayment Deductions and Bosa deductions



Source: SASRA Database

Chart 65 provides the analysis of the distribution of the total non-remitted funds owed the DT-SACCOs' segment on the one hand, and **Chart 66** provides an analysis of the distribution of the total non-remitted funds owed to the NWDT-SACCOs' segment on the other hand. The analysis shows that the DT-SACCOs' segment has been consistently bearing the largest proportion of the non-remittance menace, with a total sum of Kshs. 3.38 billion representing 86.16% of the total non-remitted funds being owed to them. This was a sharp increase from the sum of Kshs. 3.10 billion representing 88.75% of the total non-remitted funds which was owed to the DT-SACCOs' segment in 2024.

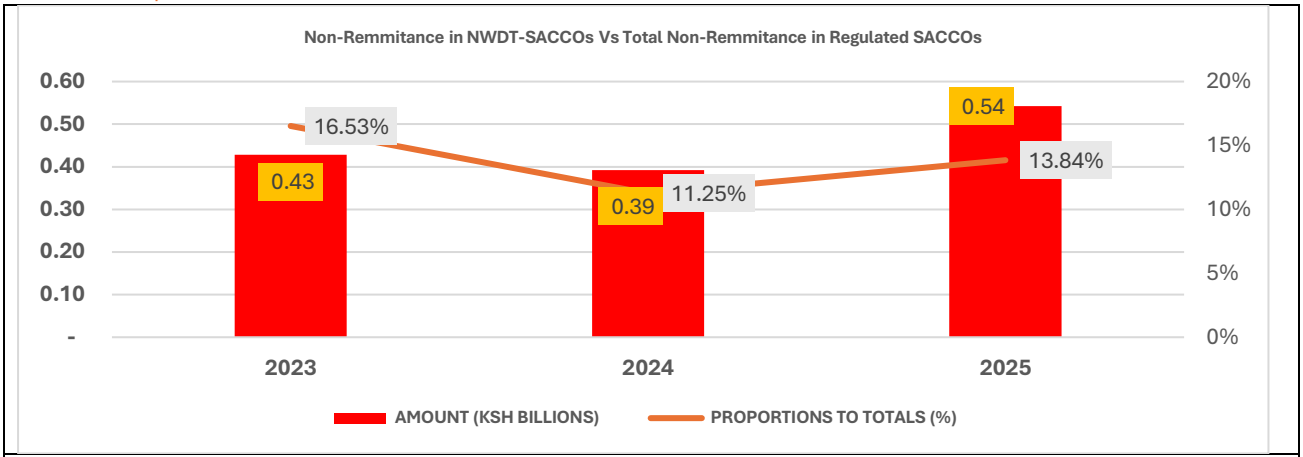
Chart 65: Comparative Non-Remitted Funds Distributed in DT-SACCOs



Source: SASRA Database

The NWDT-SACCOs on the other hand recorded a significant increase in the non-remitted funds owed to Kshs. 0.54 billion representing 13.84% of the total non-remitted funds in 2025, from a sum of Kshs. 0.39 billion being the non-remitted funds owed for the period ended December 2024 as depicted in **Chart 66**. The low amounts of the non-remitted funds owed to the NWDT-SACCOs may be attributed to the fact that a majority of them still operate on closed common bonds, and drawing their membership from single employer-institutions, unlike their DT-SACCOs counterparts with open-bond membership and thus exposed to dealing with multiple employer-institutions such as County Governments and Assemblies.

Chart 66: Comparative Non-Remitted Funds Distributed in NWDT-SACCOs



Source: SASRA Database

8.3.3. The Distribution of Non-Remitted Funds by Employer-Institutions

Table 48 provides a general overview of various categories of the employer-institutions which owed the Regulated SACCO industry funds deducted from their employees. It shows that the County Governments and Assemblies owed the highest amount of non-remitted funds amounting to Kshs. 1.88 billion representing 48.09% of the total non-remitted funds in 2025 as further summarised in Chart 67. This was a slight increase from the amount owed by County Governments and Assemblies in 2024, which amounted to Kshs. 1.61 billion representing 46.07% of the total non-remitted funds. Consequently, the foregoing analysis indicates a deterioration in the financial performance (especially loans) of Regulated SACCOs which draw their membership or a bulk of their membership from County Government and County Assemblies and County Government-based entities.

The Authority continues to express its concern by the continued and perennial failure by County Governments' and Assemblies to honour their remittance obligations to the beneficiary Regulated SACCOs, more so given that cooperative functions is constitutionally devolved to the counties. It is thus expected that the County Governments and their Assemblies would be at the forefront of promoting cooperatives through prompt remittances made from employees' deductions. It must be stressed that these remittances are usually made directly from the employees' remunerations and therefore at any time that the employees of County Governments and Assemblies are paid their remuneration, then the deducted remittances should equally be forwarded to the beneficiary Regulated SACCOs without fail.

Consequently, it is disturbing that the employees of the defaulting County Governments and Assembles get paid, but the portions of funds deducted from such remunerations are not remitted to the beneficiary Regulated SACCOs, with the only plausible explanation being that the deducted funds were diverted for other purposes.

Table 48: Distribution of the Non-Remitted Funds owed by Employer-Institutions in 2025

NAME OF EMPLOYER - INSTITUTIONS	CATEGORYOF REGULATED SACCOS	NO. OF MEMBERS OF SACCOs AFFECTED		NON-REMITTED LOAN REPAYMENTS (KSHS.MILLIONS)		NON-REMITTED BOSA DEDUCTIONS (KSHS.MILLIONS)		TOTAL NON-REMITTED FUNDS OWED TO SACCOs (KSHS.MILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
COUNTY GOVERNMENTS & ASSEMBLIES	DT-SACCOS	32,564	52,644	1,340.21	1,664.21	265.45	213.72	1,605.66	1,877.93
	NWDT-SACCOS	9	102	1.42	1.71	0.08	4.81	1.50	6.52
	TOTALS	**32,573**	**52,746**	**1,341.62**	**1,665.91**	**265.53**	**218.53**	**1,607.16**	**1,884.44**
PUBLIC UNIVERSITIES AND TERTIARY COLLEGES	DT-SACCOS	6,383	5,996	259.95	225.69	461.32	435.97	721.26	661.66
	NWDT-SACCOS	454	932	35.81	51.37	5.20	12.87	41.01	64.24
	TOTALS	**6,837**	**6,928**	**295.75**	**277.06**	**466.52**	**448.85**	**762.27**	**725.91**
STATE CORPORATIONS	DT-SACCOS	2,149	7,591	126.50	393.17	19.20	36.93	145.70	430.11
	NWDT-SACCOS	77	77	17.25	45.74	1.81	4.70	19.06	50.44
	TOTALS	**2,226**	**7,668**	**143.75**	**438.92**	**21.01**	**41.63**	**164.76**	**480.55**
PRIVATE SECTOR COMPANIES	DT-SACCOS	2,479	1,277	225.66	82.19	28.81	23.63	254.47	105.82
	NWDT-SACCOS	1,291	3,559	137.78	177.68	41.63	61.77	179.41	239.46
	TOTALS	**3,770**	**4,836**	**363.44**	**259.87**	**70.44**	**85.40**	**433.87**	**345.27**
PUBLIC SECTOR COMPANIES INCLUDING WATER COMPANIES	DT-SACCOS	2,751	-	211.04	-	20.66	-	231.70	-
	NWDT-SACCOS	1,357	1,297	30.32	17.15	3.75	3.75	34.07	20.90
	TOTALS	**4,108**	**1,297**	**241.36**	**17.15**	**24.41**	**3.75**	**265.77**	**20.90**
NATIONAL GOVERNMENT MINISTRIES	DT-SACCOS	2,348	18,249	65.03	67.23	11.82	14.15	76.85	81.38
	NWDT-SACCOS	1,435	1,418	43.28	64.26	9.58	12.34	52.86	76.61
	TOTALS	**3,783**	**19,667**	**108.31**	**131.49**	**21.40**	**26.50**	**129.72**	**157.99**
CONSTITUTIONAL ORGANS (BODIES)	DT-SACCOS	512	9,389	4.77	183.63	2.00	21.11	6.76	204.74
	NWDT-SACCOS	-	-	-	-	-	-	-	-
	TOTALS	**512**	**9,389**	**4.77**	**183.63**	**2.00**	**21.11**	**6.76**	**204.74**
CHURCHES & CHURCHBASED INSTITUTIONS	DT-SACCOS	89	17	6.97	0.06	2.65	0.02	9.62	0.08
	NWDT-SACCOS	236	209	7.40	6.57	1.30	0.92	8.70	7.50
	TOTALS	**325**	**226**	**14.37**	**6.63**	**3.95**	**0.94**	**18.32**	**7.57**
PUBLIC SCHOOLS' EMPLOYEES (BOM)	DT-SACCOS	338	168	15.13	6.69	1.01	2.08	16.15	8.77
	NWDT-SACCOS	-	-	-	-	-	-	-	-
	TOTALS	**338**	**168**	**15.13**	**6.69**	**1.01**	**2.08**	**16.15**	**8.77**
PRIVATE UNIVERSITIES	DT-SACCOS	1	-	0.60	-	0.15	-	0.74	-
	NWDT-SACCOS	397	-	3.79	-	1.34	-	5.13	-
	TOTALS	**398**	**-**	**4.39**	**-**	**1.49**	**-**	**5.88**	**-**
OTHER ENTITIES	DT-SACCOS	62	13	12.17	0.33	1.08	0.13	13.25	0.46
	NWDT-SACCOS	230	795	7.27	17.81	5.30	7.14	12.57	24.95
	TOTALS	**292**	**808**	**19.44**	**18.14**	**6.38**	**7.28**	**25.82**	**25.41**
COOPERATIVE ENTITIES	DT-SACCOS	10	7	1.31	0.61	0.35	0.13	1.66	0.74
	NWDT-SACCOS	250	305	32.42	24.85	3.36	21.40	35.79	46.25
	TOTALS	**260**	**312**	**33.73**	**25.46**	**3.71**	**21.53**	**37.45**	**46.99**
PRIVATE SECTOR SCHOOLS'EMPLOYEES	DT-SACCOS	135	150	11.37	4.18	1.06	0.40	12.43	4.58
	NWDT-SACCOS	45	136	1.66	3.95	0.55	1.72	2.21	5.66
	TOTALS	**180**	**286**	**13.03**	**8.13**	**1.61**	**2.12**	**14.64**	**10.25**
GRAND TOTAL	DT-SACCOS	49,821	95,501	2,280.71	2,627.98	815.55	748.29	3,096.26	3,376.27
	NWDT-SACCOS	5,781	8,830	318.38	411.10	73.92	131.43	392.30	542.53
	TOTALS	**55,602**	**104,331**	**2,599.10**	**3,039.08**	**889.47**	**879.72**	**3,488.56**	**3,918.80**

Source: SASRA Database

The Authority will thus continue to push for adequate policy reforms aimed at preventing the County Governments and any other government agencies from applying deductions to purposes other than those for which they were deducted. Other government agencies not remitting deducted funds meant for Regulated SACCOs include the –

a) Public Universities and Tertiary Colleges which owed a cumulative sum of Kshs. 725.91 million representing 18.52% of the total non-remitted funds in 2025.
b) State Corporations and parastatals which owed a sum of Kshs. 480.55 million representing 12.26% of the total non-remitted funds in 2025.

c) Private sector Companies which owed a sum of Kshs. 345.27 million representing 8.81% of the total non-remitted funds in 2025.
d) Constitutional organs (Bodies) which owed a sum of Kshs. 204.74 million representing 5.22% of the total non-remitted funds in 2025.
e) National Government Ministries and related agencies which owed a total sum of Kshs. 157.99 million representing about 4.03% of the total non-remitted funds in 2025; and
f) Cooperative entities which owed a sum of Kshs. 46.99 million representing 1.20% of the total non-remitted funds in 2025.

The Authority has equally noted that some of the Regulated SACCO Societies owed funds by various employer-institutions, do not keep an up-to-date record of information and supporting documentation to verify their claims for the non-remitted deductions. This has resulted in the Regulated SACCOs losing litigations associated with claims for non-remitted deductions. In this regard, the Authority calls upon all the Regulated SACCOs relying on any employer deductions, either on account of BOSA savings deductions and/or loan repayment deductions, to always keep and maintain an updated records of the critical documents relating to each claim of deductions. These should include the employees' instructions to the employer-institution for such deductions; the amount of deductions expected at any given time, including the employee (member) in respect of whom the deductions are expected; the period the deductions are outstanding among others. These documents and information are critical in any legal recovery proceedings for any non-remitted deductions.

Chart 67: Proportion of Non-Remitted Funds owed to the Regulated SACCO Industry by Category of Employer-Institutions



8.4. The Alternative Financial Delivery Channels and Partnerships

8.4.1. An Overview

The Regulated SACCO industry continues to heavily rely on third-party financial institutions mainly the commercial banks, as well as fintech companies to deliver their financial services and products through alternative financial delivery channels. The main alternative financial delivery channels deployed by Regulated SACCOs through commercial banks and fintech companies include mobile money delivery channels, ATM connectivity, Cheque financial services, Pesalink connectivity, digital credit and loans, SACCO agency business among others, which are gaining traction in place of the capital-intensive traditional brick and mortar branch networks.

It is important to observe that the continued usage of these alternative delivery channels is driven by customer demand for efficient financial transactions premised on financial technology. To ward-off competition from other financial institutions, Regulated SACCOs must as a necessity embrace these technologically driven financial services delivery channels, while retaining their member-owned, members-managed and member-customer comparative advantage.

8.4.2. Mobile Money Connectivity

Mobile money refers to financial transactions and services by Regulated SACCOs that can be carried out using a mobile device such as a mobile phone or tablet. The connectivity to mobile money by Regulated SACCOs is either through subscription to USSD codes or internet-based applications. **Table 49** provides a comparative analysis of the Regulated SACCOs using USSD codes for the mobile money connectivity financial services by their members.

Table 49: Number and Proportion of Regulated SACCOs with Mobile Money Connectivity through USSD Codes

SACCO SEGMENT	STATUS	NO. OF SACCOs			PROPORTIONS (%)		
		2023	2024	2025	2023	2024	2025
DT-SACCOs	USSD Connected	156	165	166	89.66%	93.22%	92.74%
	USSD Not Connected	18	12	13	10.34%	6.78%	7.26%
	SUB-TOTALS	**174**	**177**	**179**			
NWDT-SACCOs	USSD Connected	72	80	84	39.34%	44.94%	47.19%
	USSD Not Connected	111	98	94	60.66%	55.06%	52.81%
	SUB-TOTALS	**183**	**178**	**178**			
TOTALS FOR REGULATED SACCOs	USSD Connected	228	245	250	63.87%	69.01%	70.03%
	USSD Not Connected	129	110	107	36.13%	30.99%	29.97%
	SUB-TOTALS	**357**	**355**	**357**			

Source: SASRA Database

The analysis shows that out of the 357-Regulated SACCOs in 2025, a total of 250 of them constituting 70.03% of all the Regulated SACCOs had deployed USSD codes for their members to access financial services. This was a sharp increase in the number of Regulated SACCOs using USSD code accessibility services from 245-SACCO Societies representing about 69.01% of all the Regulated SACCOs, which were offering USSD code accessibility services to their members in 2024 and thus underscores its demand of USSD code enabled financial services by members of Regulated SACCOs.

It is noteworthy that majority of the Regulated SACCOs with USSD code accessibility services

remain the DT-SACCOs, which had nearly all but 13-DT-SACCOs, already deploying the USSD code accessibility money services and constituting 92.74% of all the DT-SACCOs in 2025. The NWDT-SACCOs' segment on the other hand had 47.19% of all the NWDT-SACCOs deploying USSD code accessibility which was a slight increase from a proportion of 44.94% in 2024.

As indicated hereinabove, mobile money connectivity may be made through either USSD code available in both feature and smart phone or through internet enabled devices and applications. **Table 50** provides an analysis of the number of Regulated SACCOs which had deployed mobile money services through internet enabled devices and applications and shows that just 184-Regulated SACCOs comprising 51.54% of all the Regulated SACCOs, had mobile money financial services through internet enabled devices and applications in 2025. This was a slight increase from the 171-Regulated SACCOs representing 48.17% of all the Regulated SACCOs which had deployed the service in 2024.

As projected in the previous year, mobile money connectivity is progressively gaining traction in the Regulated SACCO industry, as it is in other sectors of the economy, but Regulated SACCOs are forewarned of the cyber risks associated with these services.

Table 50: Number and Proportion of Regulated SACCOs with Mobile Money Connectivity through Internet Apps

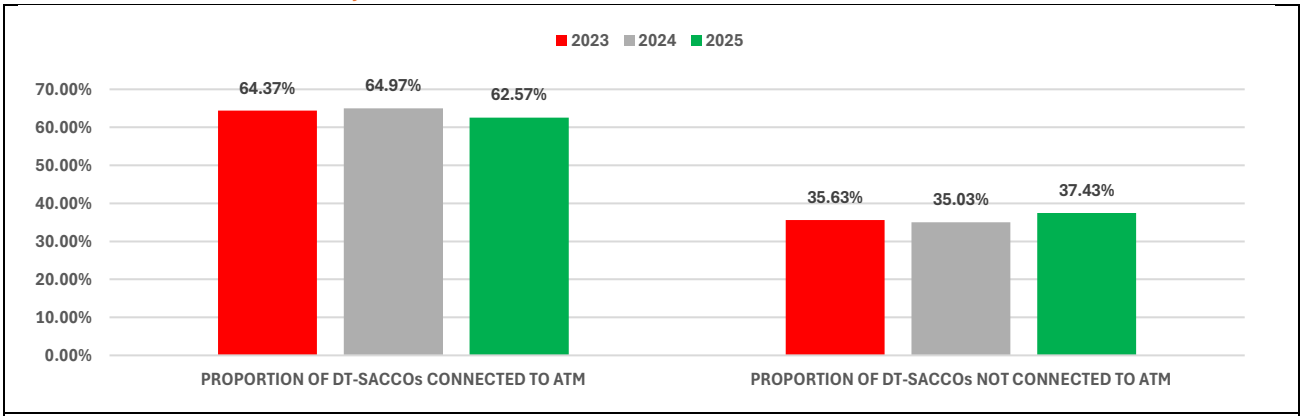
SACCO SEGMENT	STATUS	NO. OF SACCOs			PROPORTIONS (%)		
		2023	2024	2025	2023	2024	2025
DT-SACCOs	Connected to Web & Apps	91	112	119	52.30%	63.28%	66.48%
	NOT Connected to Web & Apps	83	65	60	47.70%	36.72%	33.52%
	SUB-TOTALS	**174**	**177**	**179**			
NWDT-SACCOs	Connected to Web & Apps	49	59	65	26.78%	33.15%	36.52%
	NOT Connected to Web & Apps	134	119	113	73.22%	66.85%	63.48%
	SUB-TOTALS	**183**	**178**	**178**			
TOTALS FOR REGULATED SACCOs	Connected to Web & Apps	140	171	184	39.22%	48.17%	51.54%
	NOT Connected to Web & Apps	217	184	173	60.78%	51.83%	48.46%
	SUB-TOTALS	**357**	**355**	**357**			

Source: SASRA Database

The ATM Connectivity

The DT-SACCOs continues to rely heavily on ATM connectivity, payment and settlement services provided by commercial banks in order to enable their members access cash withdrawals and deposits, as well as make other direct payment transactions to third parties. The ATM connectivity services are however available for DT-SACCOs segment only and as shown in **Chart 68** where a proportion of 62.57% of all the DT-SACCOs had ATM connectivity services in 2025 which is a slight decrease from a proportion of 64.97% of the DT-SACCOs with ATM connectivity in 2024.

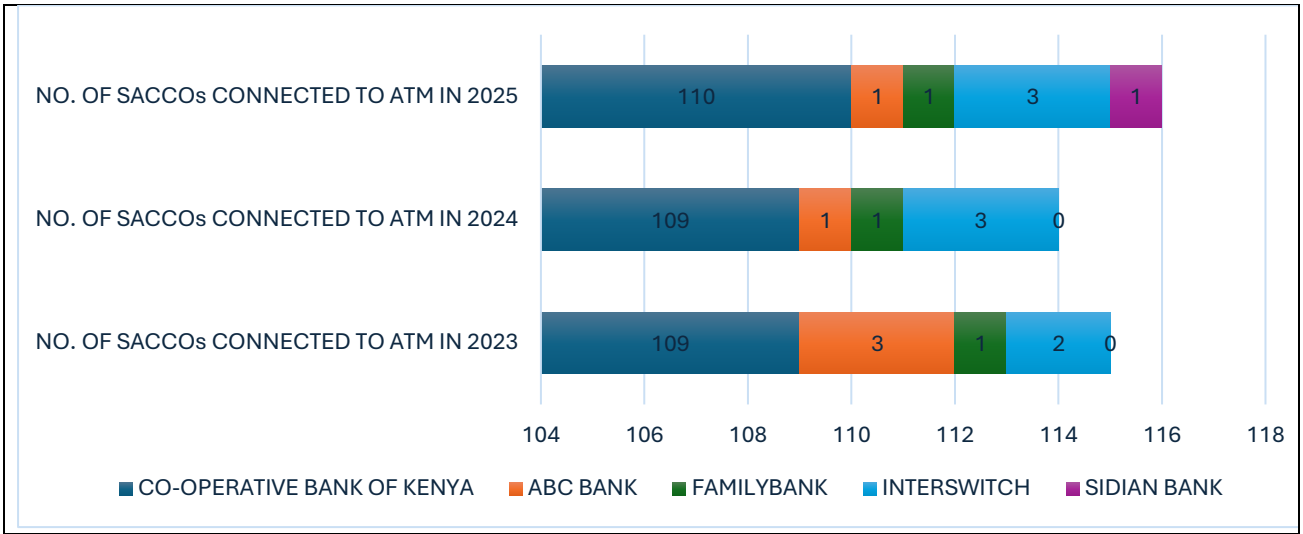
Chart 68: Level of ATM connectivity of DT-SACCOs



Source: SASRA Database

The ATM connectivity service providers of Regulated SACCOs are as depicted in **Chart 69.** The Cooperative Bank of Kenya remains the most dominant payment and settlement platform being used by DT-SACCOs with a total of 110-DT-SACCOs using the platform in 2025. Other emergent payment and settlement platforms for ATM connectivity services for DT-SACCOs are the ABC Bank Ltd; Family Bank Ltd, Interswitch Ltd and Sidian Bank.

Chart 69: Distribution of channels for ATM connectivity for DT-SACCOs.



Source: SASRA Database

It is also observable from the statistical returns that the DT-SACCOs using the other ATM platforms, other than that of Cooperative Bank of Kenya Ltd, also have the Cooperative Bank of Kenya Ltd as an alternative option for their members' ATM connectivity financial needs.

8.4.3. The Cheque Partnerships

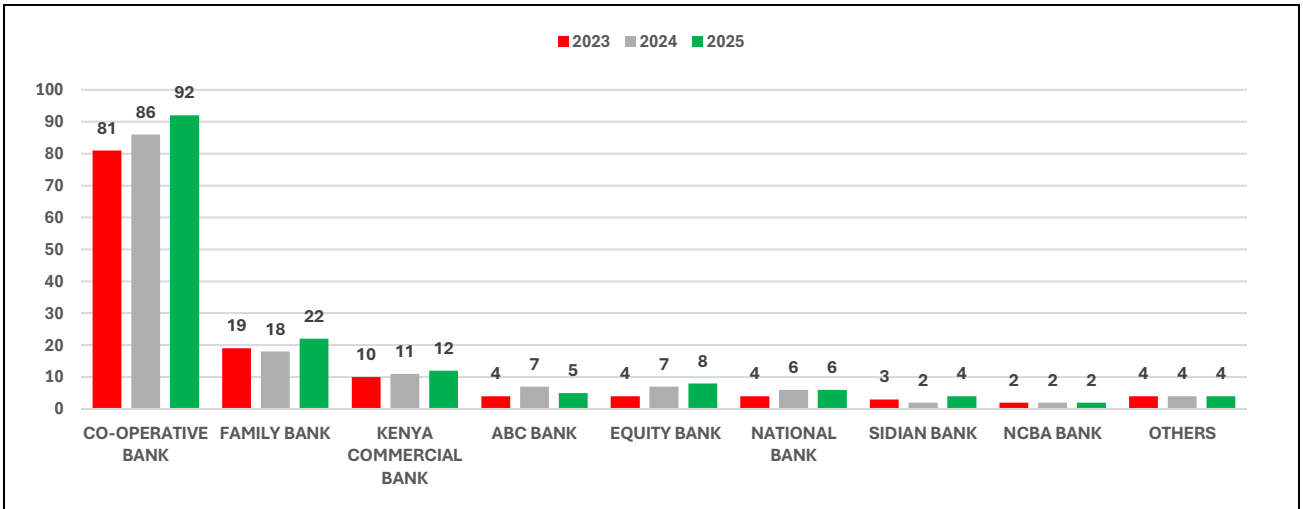
Despite the overwhelming emergence of mobile money and other real-time electronic payment methods in Kenya, cheques are still considered as an important bill of exchange by the Kenyan population

served by DT-SACCOs, just as those served by commercial banks. This is particularly more important in large value third-party payments and transactions, in place of cash or mobile money transactions. Cheque payments, settlements and clearance like ATM transactions is a function directly embedded in the national payment infrastructure, platforms and with DT-SACCOs having no direct access to such platforms and infrastructure, the DT-SACCOs have over the years been forced to partner with commercial banking institution in the delivery of cheque financial services.

Chart 70 provides a snapshot of the DT-SACCOs which have partnered with one or more commercial banks for purposes of cheque issuance, settlements, and clearance services for their members. The analysis shows that Cooperative Bank of Kenya remains the primary provider for cheques services in the Regulated SACCO industry by a significant margin. It saw a steady increase from 86-DT-SACCOs in 2024 to 92-DT-SACCOs in 2025. With 92 DT-SACCOs in 2025, it serves more SACCOs than all other listed banks combined. This reflects its historical and strategic orientation toward the Cooperative movement in Kenya. Following the market leader, a few banks have established a solid secondary presence. For instance, Family Bank maintains a strong second position with 22-DT-SACCOs followed by Kenya Commercial Bank Ltd with 12-DT-SACCOs and Equity Bank at 8-DT-SACCOs among others. It is worthwhile to note that, several other banks continue to maintain a smaller but stable footprint i.e., ABC Bank, National Bank and Sidian Bank just to mention but a few.

The total number of DT-SACCOs utilizing cheque services appears to be increasing across board, indicating a trend toward more SACCOs offering formal payment instruments to their members. The data suggests that while many commercial banks are technically capable of providing these services, most of the market is concentrated in banks with deep historical linkages with the cooperative industry or those with extensive retail networks. The growth seen in Family Bank, Equity Bank and Kenya Commercial Bank suggest increasing competition among top tier commercial banks to capture the SACCO liquidity and transaction business.

Chart 70: No. of DT-SACCOs Distributed by Financial Institutions Providing Cheque Services



Source: SASRA Database

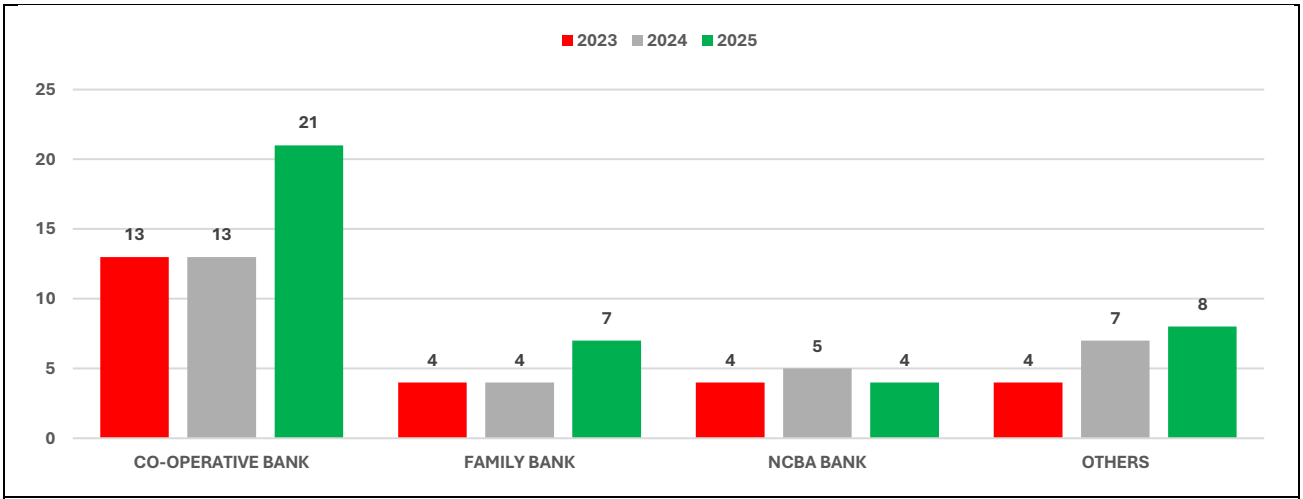
8.4.4. The Pesalink Connectivity

The Pesalink electronic funds transactions and transfer services which is an initiative of the commercial banking industry in Kenya, and which enables account holders to make real-time large value cash transfers and payments, from one account held in one institution to another account held in a different institution, has continued to attract members of Regulated SACCOs because of the convenience and safety it brings to customer transactions.

To do so, DT-SACCOs have been partnering with commercial banking institutions as depicted in **Chart 71** which shows that increasingly DT-SACCOs are entering into the partnerships with third-party entities to enable their members enjoy the financial services offered through the Pesalink platform. The new entrants in the provision of the Pesalink platform services to DT-SACCOs are the Interswitch Ltd, Stanbic Bank Ltd, KCB Bank Ltd and Safaricom Plc, while the old players are Cooperative Bank Ltd (21-DT-SACCOs); Family Bank Ltd (7-DT-SACCOs), and NCBA Bank Ltd (4-DT-SACCOs) among others.

The entry of non-traditional banking players like Safaricom and specialized payment service providers like Interswitch suggests that the settlement and clearance landscape is becoming more competitive and technologically diverse. Further, the surge in new providers indicates an industry-wide push toward real-time retail payments as an alternative to traditional cheque-clearing process.

Chart 71: Number of DT-SACCOs Integrated with Pesalink Platform Providers for Settlement and Clearance



Source: SASRA Database

8.4.5. The SACCO Agency Operations

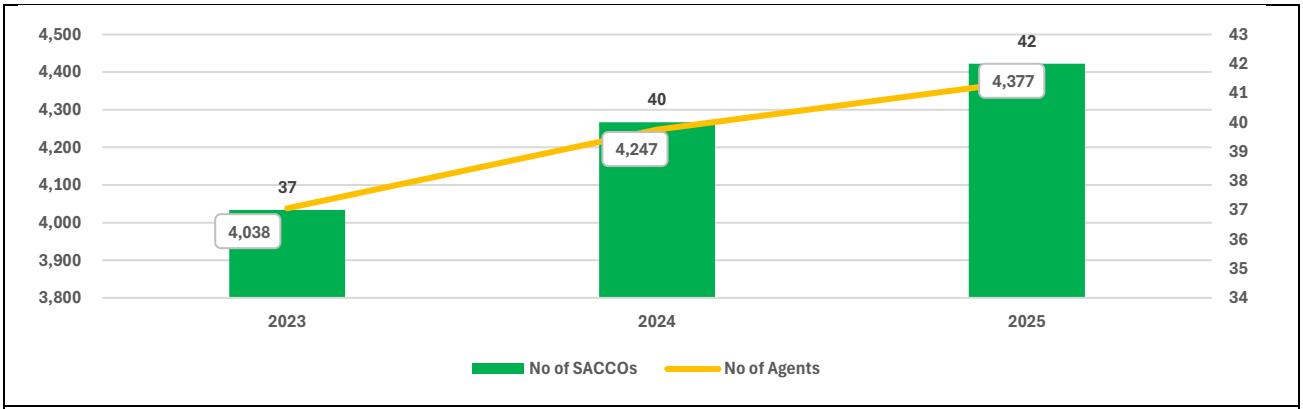
The SACCO Agency operations involve the use of agents to transact SACCO business, which is an alternative to both the brick-and-mortar branch networks or the mobile money delivery channels. The SACCO agency model is a critical component of financial inclusion, allowing SACCOs to reach members through third-party intermediaries. It is a cost saving initiative to Regulated SACCOs in the delivery of their financial services but also accords convenience and ease of accessibility to members of Regulated SACCOs, since the agents are normally within the geographical reach of the members.

Chart 72 provides a snapshot of the DT-SACCOs which have deployed agents across the country to provide deposit-taking SACCO business to their

membership and shows a slight increase in the number of agents deployed to 4,377 agents in 2025 distributed among 42-DT-SACCOs from an agency network of 4,247 agents distributed among 40-DT-SACCOs in 2024. It is projected that the trend of deploying more SACCO agents to undertake deposit taking SACCO businesses shall continue in the short to medium term, as DT-SACCOs seek to efficiently provide financial services in a cost-effective manner, but also as they bring financial services closer to their members for convenience and ease of access.

The analysis shows that the average number of agents per participating SACCO is high (exceeding 100). This suggests that once a SACCO decides to adopt the agency model, they tend to scale it aggressively to cover a wide geographical area. The continued growth in agent numbers indicates that the regulatory framework for SACCO agency banking is maturing, providing a viable a path away from the traditional brick-and-mortar branches.

Chart 72: Number of SACCO Agents in the Regulated SACCO industry



Source: SASRA Database

Table 51 provides a summary of the transactions undertaken through the SACCO Agency networks including the number and the volumes of transactions and shows that the number of transactions rose to 9.57 million in 2025 from 7.68 million transactions in 2024. Further, the volume of transactions increased to Kshs. 37.07 billion in 2025, compared to a volume of Kshs. 31.64 billion which was transacted through the SACCO agency networks in 2024.

The cash deposits and cash withdrawal transactions remain the most popular type of transactions undertaken by SACCO agents accounting for 63.64% and 25.39% of the total number of transactions respectively in 2025. In terms of volume of transactions, the cash deposits transacted Kshs. 19.05 billion representing 51.41% of the volume of all transactions compared to a volume of Kshs. 17.45 billion transacted in 2024 as cash deposits. The cash withdrawal transactions on the other hand moved a volume of transactions worth Kshs. 17.80 billion representing 48.03% of the volume of transactions undertaken by the SACCO agents in 2025, an increase from a volume of transactions worth the sum of Kshs. 14.03 billion transacted on the agency network in 2024.

Table 51: Number and Volume of Financial Transactions undertaken by SACCO Agents (31st Dec 2023 – 31st Dec 2025)

FINANCIAL ACTIVITY	NO. OF TRANSACTIONS (Thousands)			VOLUMES OF TRANSACTIONS (Kshs. million)			% TO TOTAL TRANSACTIONS		% TO TOTAL VOLUME OF TRANSACTIONS	
	2023	2024	2025	2023	2024	2025	2024	2025	2024	2025
Cash Deposit	5,205	4,778	6,093	15,319	17,456	19,058	62.16%	63.64%	55.16%	51.41%
Cash Withdrawal	1,885	2,151	2,431	12,300	14,034	17,806	27.99%	25.39%	44.35%	48.03%
Cash Disbursement of Loans	1	1	1	2	43	1	0.01%	0.02%	0.14%	0.00%
Cash Repayment of Loans	28	20	38	76	58	72	0.26%	0.39%	0.18%	0.19%
Payment of Bills/School Fees	9	9	9	17	27	32	0.11%	0.09%	0.09%	0.09%
Transfer of Funds	11	13	16	17	27	101	0.16%	0.17%	0.09%	0.27%
Account Balance Enquiry	657	675	950	1	2	2	8.78%	9.92%	0.01%	0.01%
Mini Statement Requests	22	40	36	0	0	0	0.53%	0.37%	0.00%	0.00%
TOTALS	**7,818**	**7,686**	**9,574**	**27,733**	**31,646**	**37,073**	**100%**	**100%**	**100%**	**100%**

Source: SASRA Database

The other popular transactions undertaken by SACCO agents other than cash deposits and withdrawal transactions include account balance inquiries, requests for mini-statements, transfer of funds and payment of utilities or bills. Although the volume of business transacted by these types of transactions remain low, and inherently so, they are key bouquet of financial services necessary for SACCOs to maintain their clientele and membership. As a cautionary measure on customer due diligence premised on the anti-money laundering initiatives, only a very small proportion of accounts are opened by SACCOs through their agents' network, thus reducing exposures to money laundering risks.

8.4.6. Digital Credit and Loan Products

The definition of digital credit and loan products largely differs from various jurisdictions, with the only consensus being that digital credit or loans leverages on instant, automated and remote processing of micro-loans, thereby making access to credit fast and convenient. The *Central Bank of Kenya (Digital Credit Providers) Regulations 2022*, defines "*digital credit*" as a credit facility or arrangement where money is lent or borrowed through a digital channel and "*digital channel*" as the internet mobile devices, computer devices, applications, and any other digital systems. These domestic definition of digital credit or loan do not necessarily encompass the amount of credit or loan being lent or whether the same is a micro-loan or not, and consequently, the amounts of loans or credit which would constitute a digital or a micro-credit is left open, with each credit provider left to design their own. But since the most common platform for borrowers to receive the digital or micro-credit is the phone, the amounts of digital or micro-credit can be referenced through the maximum amount allowable through the mobile money providers platforms used to deliver the credit.

In order to retain their customer base amidst stiff competition from other credit financial institutions mainly commercial banks and digital credit providers licensed by the Central Bank of Kenya, Regulated SACCOs have expanded their bouquet of loan and credit products to include digital and micro-credit. These are the instantaneous, automatic and remotely processed credit delivered to the members' mobile phones and other devices through mobile money providers platforms.

Table 52 provides an overview of the digital and micro-credit products offered by Regulated SACCOs in 2025. The majority of the Regulated SACCOs had their digital products range not more than Kshs. 50,000 repayable within two (2) months, with 182-DT-SACCOs and 94-NWDT-SACCOs products falling within this bracket range.

The most striking trend is the increase in the sheer volume of new credit products hitting the market. For

instance, the total number of digital loan products increased from 345 in 2024 to 407 in 2025 (a 17% increase). The number of SACCOs offering these products grew from 236 in 2024 to 267 in 2025, indicating that digital lending is moving from a competitive advantage to an industry standard.

Digital lending remains overwhelmingly concentrated in small ticket, short-term credit. This is evidenced by the fact that loans below Kshs. 50,000 account for 267 out of 407 total products representing a proportion of 65.60% in 2025. These loans consistently have the shortest repayment cycle, averaging just two (2) to three (3) months. Further, it is observed that 182 DT-SACCOs and 94 NWDT-SACCOs offer these micro-loans highlighting their role in providing instant liquidity to members. The massive growth in products under the Kshs. 50,000 suggests SACCOs are successfully automating small, high frequency transactions to reduce the burden on physical branches.

The analysis also shows that SACCO are expanding into the Kshs. 300,000 – 500,000 range indicating that SACCOs are integrating more robust credit scoring and collateral management into their digital platform. Besides, this suggests that SACCOs are becoming more confident in their digital risk assessment.

Further, it is observed that the number of SACCOs offering digital products increased from 236 in 2024 to 267 in 2025. In addition, the number of digital loan products increased from 345 in 2024 to 407 in 2025 a growth of 17.97%. This growth in digital loan products suggests a shift toward digital expansion. This also indicates a strong push toward fintech and diversified digital products.

Table 52: Key Features of Digital Credit and Loan Products offered by Regulated SACCOs

LOAN AMOUNT CLUSTER	SACCO SEGMENT	NO. OF SACCOS OFFERING DIGITAL PRODUCTS		NO. OF DIGITAL CREDIT/LOAN PRODUCTS		AVERAGE INTEREST RATE PER MONTH		AVERAGE REPYAMENT PERIOD MONTHS	
		2024	2025	2024	2025	2024	2025	2024	2025
Above Kshs. 500,000	DT-SACCOs	6	7	14	12	6.27%	5.81%	7	10
	NWDT-SACCOs	3		3	-	10.00%		2	-
Between Kshs. 300,000 and Kshs. 500,000	DT-SACCOs	5	6	8	11	5.88%	5.36%	18	4
	NWDT-SACCOs	1	-	1	-	8.00%		1	-
Between Kshs. 100,000 and Kshs. 300,000	DT-SACCOs	12	17	18	24	6.58%	6.72%	9	8
	NWDT-SACCOs	9	12	19	26	2.80%	3.65%	5	6
Between Kshs. 50,000 and Kshs. 100,000	DT-SACCOs	23	30	32	40	7.28%	7.47%	4	3
	NWDT-SACCOs	14	14	16	18	7.57%	7.36%	3	3
Below Kshs. 50,000	DT-SACCOs	105	114	170	182	6.66%	7.20%	3	3
	NWDT-SACCOs	58	67	64	94	6.52%	13.34%	2	3
Total No. of Digital Loan Products		**236**	**267**	**345**	**407**				

Source: SASRA Database

8.4.7. Credit Information Sharing Initiatives

Regulated SACCOs continued to share the credit information of their members (customers) through the credit reference bureau framework established pursuant to the *Credit Reference Bureau (CRB) Regulations 2020*, which recognises licensed Regulated SACCOs (DT-SACCOs) as direct subscribers to the licensed Credit Reference Bureaus (CRBs). There is however an existing conflict between the *Credit Reference Bureau (CRB) Regulations 2020* and *section 54 of the Sacco Societies Act* which anticipated the enactment of a parallel credit information sharing framework for Regulated SACCOs. In addition, the restriction created in the *Credit Reference Bureau (CRB)*

Regulations 2020 by reference to licensed SACCOs means that the NWDT-SACCOs which are not licensed under the *Sacco Societies Act*, but authorized pursuant to the *Regulations 2020* made thereunder, are not bound to comply with them. Nevertheless, Regulated SACCOs have continued to share only negative credit history with the licensed Credit Reference Bureaus (CRBs) largely as a deterrent measure against loan default by members rather than as a loan pricing mechanism.

Table 53 provides a comprehensive overview of reporting trends to Credit Reference Bureaus (CRBs) by Regulated SACCOs from 2023 to 2025. The data highlights a significant industry-wide shift toward greater transparency and improved credit risk management. The analysis shows that 269-Regulated SACCOs constituting 75.35% of all the Regulated SACCOs in 2025 compared to 267-Regulated SACCOs in 2024 make periodic credit history reports to the licensed CRBs in Kenya.

Most of the reporting Regulated SACCOs were the DT-SACCOs with 161 (89.94% of all the DT-SACCOs) reporting and only 18-DT-SACCOs (10.06%) not reporting; while 108-NWDT-SACCOs (60.67% of all the NWDT-SACCOs) were reporting and 70-NWDT-SACCOs (39.33%) were not reporting in 2025. Consequently, DT-SACCOs remain the benchmark for reporting compliance with a high adoption of 89.94%.

As more SACCOs report, more members will benefit from building their formal credit histories, which may eventually allow them to access more competitive interest rates and diverse financial products across the broader financial sector.

Table 53: Distribution of Regulated SACCOs participating in the Credit Information Sharing with Licensed CRBs.

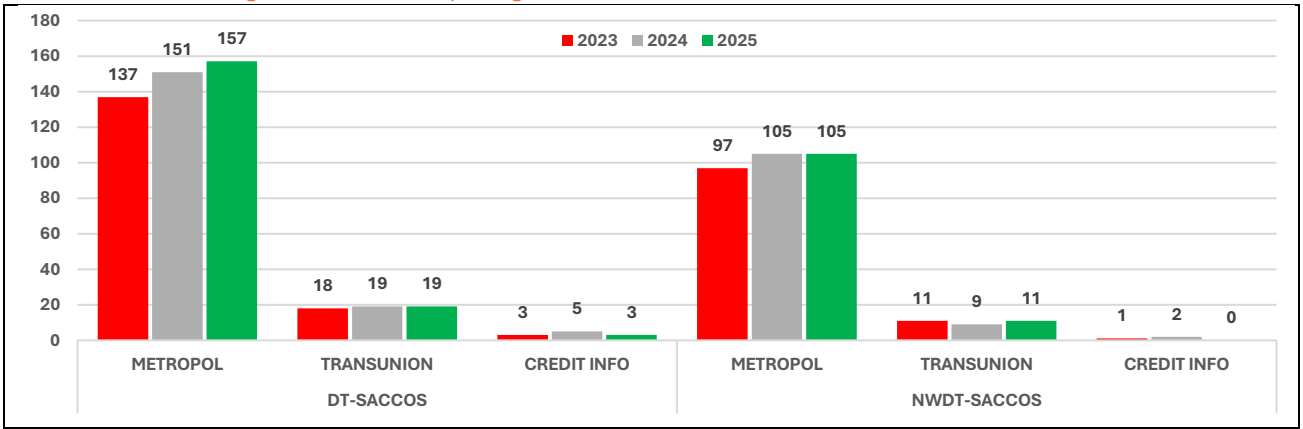
SEGMENT	STATUS	NUMBER OF SACCOS REPORTING TO CRB			% OF SACCOS REPORTING TO CRB BY SEGMENT		
		2023	2024	2025	2023	2024	2025
NWDT-SACCOs	REPORTING TO CRB	103	109	108	56.28%	61.24%	60.67%
	NOT REPORTING TO CRB	80	69	70	43.72%	38.76%	39.33%
	TOTAL	183	178	178	**100.00%**	**100.00%**	**100.00%**
DT-SACCOs	REPORTING TO CRB	146	158	161	83.91%	89.27%	89.94%
	NOT REPORTING TO CRB	28	19	18	16.09%	10.73%	10.06%
	TOTAL	174	177	179	**100.00%**	**100.00%**	**100.00%**
REGULATED SACCOs	REPORTING TO CRB	249	267	269	69.75%	75.21%	75.35%
	NOT REPORTING TO CRB	108	88	88	30.25%	24.79%	24.65%
	TOTAL	**357**	**355**	**357**	**100.00%**	**100.00%**	**100.00%**

Source: SASRA Database

Chart 73 provides the distribution of Regulated SACCOs based on the CRBs in respect of which they submit credit reports, with Metropol CRB being the most popular with 262-Regulated SACCOs partnering with it in 2025 compared to 256-Regulated SACCOs in 2024. The majority of Regulated SACCOs reporting to Metropol CRB in 2025 were 157-DT-SACCOs on one hand and 105-NWDT-SACCOs on the other hand. The Transunion CRB had a total of 30-Regulated SACCOs registered to submit the credit information of their members in 2025, while the Credit Info CRB had 3-Regulated SACCOs registered to submit the credit information of their membership.

However, CRB reporting by Regulated SACCOs is bound to change with the introduction of Credit Information Sharing (CIS) *ValiData* tool which was approved by the Central Bank of Kenya. The *CIS ValiData* tool is designed to enable reporting institutions such as Regulated SACCOs to validate, verify, and correct their data before submission to the CRBs thus eliminating the practice of submission of credit history to only a selected number of CRBs In addition, the *ValiData* tool is designed to reduce errors during submission of credit history thereby enhancing operational efficiency as well as strengthening compliance with the regulatory framework.

Chart 73: Number of Regulated SACCOs Reporting to CRBs



Source: SASRA Database

8.5. The Inspections, Surveillance and Other Regulatory Initiatives

8.5.1. General Overview

Section 49 of the Sacco Societies Act as read with *Reg. 66 of the Regulations 2010* for DT-SACCOs and *Reg. 79 of the Regulations 2020* for NWDT-SACCOs, provides that the Authority may at any time and from time to time, and shall, if so directed by the Cabinet Secretary, cause an inspection to be made by any person authorized by the Authority in writing of any SACCO Society and of its books, accounts and records. In the prudential supervision of financial institutions conceptual framework, inspections is one of the key activities which a supervisor such as the Authority is required to undertake from time to time to-

a) Assess Financial Stability: the Authority reviews the Regulated SACCOs financial statements, balance sheets, and overall financial health to ensure it has capital and liquidity to operate safely.

b) Evaluate Risk Management Practices: Regulated SACCOs must have systems in place to identify, monitor, and mitigate risks (credit risk, market risk, operational risk, etc.). Inspections assess how well these systems work.

c) Check Regulatory Compliance: Regulated SACCOs must follow various regulations, including those related to anti-money laundering (AML), know-your-customer (KYC), and capital requirements. Inspections verify whether Regulated SACCOs are meeting these regulatory standards.

d) Assess Operational Practices: This includes reviewing the internal controls, governance structures, management, and business practices to ensure efficiency, fairness, and reliability.

e) Verify Internal Controls: Inspections also focus on the Regulated SACCOs internal controls and procedures to prevent fraud, errors, and mismanagement.

The inspection as a supervisory activity is usually done through on-site inspections which entails the physical visits to the Regulated SACCOs' premises by the Authority's officers, who examine documents, interview staff, and observe operations first-hand; or through off-site inspections where the Authority's officers review data and reports submitted by the

Regulated SACCO without physically visiting the institution. These two sets of inspections have foundations in the *Sacco Societies Act* as read with the Regulations made thereunder, which prescribes the general prudential supervision framework of Regulated SACCOs in Kenya.

8.5.2. On-Site Inspections.

The general architecture of the *Sacco Societies Act* as read with the Regulations made thereunder prescribed three (3) types of on-site inspections, which may require the Authority's officers to physically visit the premises of Regulated SACCOs wherever located. These are –

a) On-site compliance Inspections: These are physical inspections undertaken by the Authority for purposes of continuous monitoring of performance and compliance as provided under *Reg. 66 of the Regulations 2010* for DT-SACCOs and *Reg. 79 of the Regulations 2020* for NWDT-SACCOs. The frequency of undertaking these on-site compliance inspections, is informed by the Risk Based Supervisory Policy of the Authority following the off-site analysis and assessment.

b) New Branch and Place of Business on-site Inspections: These are physical on-site inspections for purposes of licensing of new branches of DT-SACCOs as provided in *Reg. 16(3) of the Regulations 2010,* which states that the Authority shall undertake the inspection of the branch premises and examine compliance with the standards and the operational readiness of the DT-SACCO for commencing operations.

c) Licensing and authorization inspections: These are physical on-site Inspections conducted by the Authority prior to licensing of new DT-SACCO, or authorization of new NWDT-SACCOs at their head offices, to assess their level of compliance for purposes of licensing or authorization in accordance with *Reg. 4(4) of the Regulations 2010* for DT-SACCOs and *Reg. 5(4) of the Regulations 2020* for the NWDT-SACCOs.

To undertake these on-site inspections as part of its supervisory activities, the Authority developed and implements a robust Supervisory Policy backed by a *Risk Based Supervision Manual* which is used to determine and allocate resources for on-site inspections in institutions where risk is highest or in instances with elevated risk levels. The identification of risks within the *Risk Based Supervision Manual* is undertaken during the off-site inspection or surveillance as discussed in the next section.

8.5.2.1. On-site compliance Inspections

Table 54 provides the number of on-site inspections conducted by the Authority at the physical head offices of Regulated SACCOs in 2025 and shows that the Authority conducted 41 on-site compliance inspections compared to 48 on-site compliance inspections in 2024. It is important to note that the number of on-site compliance inspections conducted by the Authority still fell below the recommended Supervisory Policy threshold, which requires that all factors being constant, every Regulated SACCO ought to be inspected every three (3) years, and as such would require a visit of about 119-Regulated SACCOs on an annual basis premised on the current 357-Regulated SACCOs under the Authority's supervisory mandate.

This excludes the financially troubled Regulated SACCOs which the Supervisory Policy expects to be visited more often that the standard once every three (3) years during good times, as well as the statutory on-site inspections for new licensing and the

statutory on-site inspections for new branches and places of business. Additional resources are therefore required for the Authority to effectively and efficiently discharge its prudential supervisory framework based on the international best practices.

Table 54: Number of on-site compliance inspections conducted in 2025

NO.	COUNTY WHERE THE ONSITE INSPECTION UNDERTAKEN	NO. OF REGULATED SACCOs IN THE COUNTY-2025	NO. OF ONSITE-INSPECTIONS UNDERTAKEN			PERCENTAGE OF ONSITE TO TOTAL INSPECTIONS DURING THE YEAR			PERCENTAGE OF ONSITE TO TOTAL REGULATED SACCOs IN THE COUNTY		
			2023	2024	2025	2023	2024	2025	2023	2024	2025
1	NAIROBI CITY	175	13	18	13	28.89%	37.50%	31.71%	7.39%	10.34%	7.47%
2	KIAMBU	30	8	4	1	17.78%	8.33%	2.44%	26.67%	13.33%	3.33%
3	MERU	16	1	5	2	2.22%	10.42%	4.88%	6.25%	31.25%	12.50%
4	MOMBASA	16	2	3	2	4.44%	6.25%	4.88%	12.50%	18.75%	12.50%
5	NAKURU	10	-	1	1	0.00%	2.08%	2.44%	0.00%	11.11%	11.11%
6	NYERI	9	-	3	-	0.00%	6.25%	0.00%	0.00%	33.33%	0.00%
7	EMBU	7	-	-	1	0.00%	0.00%	2.44%	0.00%	0.00%	14.29%
8	NANDI	7	2	1	-	4.44%	2.08%	0.00%	28.57%	14.29%	0.00%
9	BOMET	6	-	-	2	0.00%	0.00%	4.88%	0.00%	0.00%	33.33%
10	KERICHO	7	1	-	3	2.22%	0.00%	7.32%	16.67%	0.00%	50.00%
11	KIRINYAGA	5	4	1	4	8.89%	2.08%	9.76%	66.67%	16.67%	66.67%
12	KAJIADO	5	1	1	-	2.22%	2.08%	0.00%	20.00%	20.00%	0.00%
13	MACHAKOS	5	-	2	-	0.00%	4.17%	0.00%	0.00%	40.00%	0.00%
14	NYANDARUA	5	4	-	-	8.89%	0.00%	0.00%	80.00%	0.00%	0.00%
15	KISUMU	3	1	-	1	2.22%	0.00%	2.44%	33.33%	0.00%	33.33%
16	MURANG'A	4	-	-	1	0.00%	0.00%	2.44%	0.00%	0.00%	25.00%
17	KAKAMEGA	3	-	-	1	0.00%	0.00%	2.44%	0.00%	0.00%	33.33%
18	KILIFI	3	-	1	-	0.00%	2.08%	0.00%	0.00%	33.33%	0.00%
19	KISII	3	-	1	-	0.00%	2.08%	0.00%	0.00%	33.33%	0.00%
20	KITUI	3	1	1	-	2.22%	2.08%	0.00%	33.33%	33.33%	0.00%
21	SIAYA	3	2	-	-	4.44%	0.00%	0.00%	66.67%	0.00%	0.00%
22	THARAKA-NITHI	3	1	-	2	2.22%	0.00%	4.88%	33.33%	0.00%	66.67%
23	TRANS NZOIA	3	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	UASIN GISHU	3	-	-	2	0.00%	0.00%	4.88%	0.00%	0.00%	66.67%
25	BARINGO	2	-	2	2	0.00%	4.17%	4.88%	0.00%	100.00%	100.00%
26	BUNGOMA	2	-	-	1	0.00%	0.00%	2.44%	0.00%	0.00%	50.00%
27	ELGEYO-MARAKWET	2	-	1	-	0.00%	2.08%	0.00%	0.00%	50.00%	0.00%
28	HOMABAY	2	1	-	-	2.22%	0.00%	0.00%	50.00%	0.00%	0.00%
29	LAIKIPIA	2	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	NAROK	2	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	SAMBURU	2	1	-	-	2.22%	0.00%	0.00%	50.00%	0.00%	0.00%
32	BUSIA	1	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	KWALE	1	1	-	-	2.22%	0.00%	0.00%	100.00%	0.00%	0.00%
34	LAMU	1	1	-	-	2.22%	0.00%	0.00%	100.00%	0.00%	0.00%
35	MARSABIT	1	-	1	-	0.00%	2.08%	0.00%	0.00%	100.00%	0.00%
36	MIGORI	1	-	1	1	0.00%	2.08%	2.44%	0.00%	100.00%	100.00%
37	NYAMIRA	1	-	1	-	0.00%	2.08%	0.00%	0.00%	100.00%	0.00%
38	TAITA–TAVETA	1	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	VIHIGA	1	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	WEST POKOT	1	-	-	1	0.00%	0.00%	2.44%	0.00%	0.00%	100.00%

NO.	COUNTY WHERE THE ONSITE INSPECTION UNDERTAKEN	NO. OF REGULATED SACCOs IN THE COUNTY-2025	NO. OF ONSITE-INSPECTIONS UNDERTAKEN			PERCENTAGE OF ONSITE TO TOTAL INSPECTIONS DURING THE YEAR			PERCENTAGE OF ONSITE TO TOTAL REGULATED SACCOs IN THE COUNTY		
			2023	2024	2025	2023	2024	2025	2023	2024	2025
41	GARISSA**										
42	ISIOLO**										
43	MAKUENI**										
44	MANDERA**										
45	TANA RIVER**										
46	TURKANA**										
47	WAJIR**										
	TOTALS	**357**	**45**	**48**	**41**						
*SASRA Database. ** Counties with no Regulated SACCOs or Domiciled SACCO Head Office*											

8.5.2.2. Statutory On-Site Inspections for licensing of new Branches

Table 55 provides a summary of the statutory on-site inspections for purposes of considerations of applications for licensing of new branches by DT-SACCOs in accordance with *Reg. 16 of the Regulations 2010*. These on-site physical visits were conducted by the Authority at various geographical locations of towns and market centres spread across 11-Counties, with a total of 28 such on-site inspections being undertaken and involving a total of 17-DT-SACCOs in 2025. In comparison to the year 2024, the Authority conducted 28 on-site inspections covering 25-DT-SACCOs at different geographic locations of towns and market centres spread across 14-Counties.

Table 55: Number of Statutory On-Site Inspections for New Branch Licensing Applications - 2025

	COUNTY LOCATION OF THE BRANCH INSPECTED	NO. OF ON-SITE INSPECTIONS ON BRANCHES	TOWN/MARKET CENTER OR LOCATION IN WHICH THE BRANCH INSPECTED IS SITUATED	NO. OF DT-SACCOS INVOLVED
1	NAIROBI	3	Ruai Town, Utawala Town, Nairobi CBD	3
2	KIRINYAGA	2	Kamwana Town, Kagio Trading centre	2
3	KIAMBU	2	Ruiru Town, Mwiteithie Town	2
4	MAKUENI	2	Masii Town Centre, Wote Trading Centre	2
5	NANDI	1	Mosoriot Trading Centre	1
6	NAKURU	1	Mwisho wa Lami Trading Centre	1
7	EMBU	1	Runyenjes Town	1
8	TRANS NZOIA	1	Kitale Town	1
9	MERU	1	Meru Market	1
10	MACHAKOS	1	Mlolongo Trading Centre Town	1
11	KITUI	1	Kitui Town	1
	TOTALS	**28**		**17**
Source: SASRA Database				

The outcome of the on-site inspections for consideration of licensing of new branch networks is usually shared with the Board of Directors of the respective DT-SACCOs and utilised by the Authority to determine whether or not to approve and license the operations of a new branch of a DT-SACCO. Although the law allows NWDT-SACCOs to establish new branch networks and other places of businesses, there is no statutory requirement for the same to be inspected by the Authority prior to opening and operation, as it is with the DT-SACCOs. Indeed, by the nature of their business, the NWDT-SACCOs may not necessarily need to establish a place of business or branch network other than the head office.

8.5.2.3. Statutory Onsite Inspection for Licensing and Authorization

In 2025, the Authority conducted four (4) physical onsite inspection for purposes of processing an application for licensing and authorisation of new applications to undertake deposit-taking business and specified non-deposit taking business respectively. The onsite inspections undertaken for purposes of considering applications for licensing to undertake deposit-taking business related to *M/S Kumbukumbu SACCO Society Ltd* based in Nairobi City County and *M/S Setyon SACCO Society Ltd* based in Kericho County. The onsite inspections undertaken for purposes of authorization of new applicants to undertake specified non-deposit taking business related to *M/S Hardware SACCO Society Ltd*, *M/S Mariakani Mabati SACCO Society Ltd,* both of which are based in Mombasa County. Whereas the onsite inspections in relation to *M/S Kumbukumbu SACCO Society Ltd and M/S Setyon SACCO Society Ltd* led to the issuance of deposit-taking licenses to the said SACCOs, the onsite inspections in relation to *M/S Hardware SACCO Society Ltd*, *M/S Mariakani Mabati SACCO Society Ltd* revealed a few deficiencies which the SACCOs have been directed to address.

8.5.3. Off-Site Surveillance or Inspections

8.5.3.1. General Off-Site Surveillance

In the context of financial sector supervision, off-site surveillance refers to the ongoing monitoring of financial institutions (such as SACCOs, banks, insurance companies, or other financial firms) using data and information that is submitted to regulators, rather than through physical visits or inspections (which would be on-site surveillance). Off-site surveillance allows supervisory authorities (such as central banks, financial regulators, or other regulatory bodies) to assess the financial health, risk exposure, and compliance of financial institutions without being physically present at their premises. This is done by analysing reports, data, and documents that financial institutions are required to submit regularly, such as financial statements; risk reports; regulatory compliance reports; financial and system audit reports; stress tests results among others.

The *Sacco Societies Act* prescribes several such off-site surveillance data, reports, information and documents which are periodically submitted by Regulated SACCOs as more particularly detailed in *Appendix I*. These include the capital adequacy, the liquidity and the statement of deposit return forms which are submitted on a monthly basis; the risk classification of assets and provisioning, investments, sectoral lending, bank agency, and SACCO agency returns which are submitted quarterly; the statements of financial position and comprehensive income which are submitted monthly and annually; and other disclosures return which is submitted annually.

The other non-periodic returns and reports which Regulated SACCOs are required to submit to the Authority for purposes of off-site surveillance include the insider lending, the fit & proper test forms for members of the Board of Directors and supervisory committees as well as senior management, the appointments, removal or resignations of Chief Executive Officers, the appointment of external auditors, and any other information as the Authority may demand from the Regulated SACCOs.

8.5.3.2. Corporate Regulatory Approvals

Another key off-site activity undertaken by the Authority as part of the off-site inspection and surveillance of Regulated SACCOs is the consideration of applications for corporate regulatory approvals and requests for no objections in respect of regulated activities of which Regulated SACCOs seek to engage in and/or seek to expand their business lines. **Table 56** provides a detailed

summary of the particulars of corporate approvals received and considered by the Authority in 2025, with the mandatory statutory consideration and approval of audited financial statements taking the largest share of all the corporate approval requests. This is because all Regulated SACCOs are required by *section 41 of the Act* as read with the Regulations made thereunder to submit to the Authority for consideration and approval, their respective audited financial statements for the previous year not later than 31st March of the subsequent ensuing year.

Overall, the total number of requests received for consideration increased from 614 in 2024 to 628 in 2025. The approval of audited financial statements remained the highest volume of request for corporate approvals by Regulated SACCOs, increasing to 357 in 2025 with 353 considered and approved while four (4) others are still pending considerations due to various deficiencies already pointed out to the affected SACCOs.

The applications for approval of new loan and credit products including other savings and digital credit services are however the second most popular request for corporate approvals by Regulated SACCOs, with a total of 99 request being received in 2025 out of which 63 applications were approved, with eleven (11) applications being rejected while twenty-five (25) others were pending finalization for various other reasons.

Considerations of applications for new loans and savings products by the Authority is a key market conduct supervisory activity of the Authority, aimed at ensuring that the financial products and services offered by Regulated SACCOs meet the basic consumer protection requirements. It is also an occasion for the Authority to review the risks associated with financial products and services offered by Regulated SACCOs with the aim of proactively designing appropriate internal controls and corrective actions, in order to avoid exposures of members deposits to losses.

Opening of new branches and other places of business is the third most popular request received from Regulated SACCOs. For instance, applications requests for opening new branches sharply dropped from 64 in 2024 to 37 in 2025 with only 45 being granted approval in 2024 compared to 26 in 2025. This suggests a shift from the cost-intensive physical brick-and-mortar branches to alternative digital channels which are cheaper.

Table 56: Summary of the particulars of Corporate Approvals received and considered 2023-2025

TYPOLOGY OF CORPORATE APPROVAL APPLICATION	RECEIVED FOR CONSIDERATION			GRANTED APPROVALS			NOT APPROVED /REJECTED			PENDING REVIEW		
	2023	2024	2025	2023	2024	2025	2023	2024	2025	2023	2024	2025
Approval of Audited Financial Statements	359	355	357	357	355	353	2	0	0	0	0	4
Approval of Loan Products, Savings and Digital Financial Services	62	99	99	47	79	63	13	8	11	2	12	25
Opening of new branches and other places of business	29	64	37	28	45	26	1	5	18	0	14	1
Bank Agencies	12	7	5	12	5	3	1	0	0	0	2	2
SACCO Agencies	6	3	2	2	2	2	1	0	0	3	1	0
Insurance Agencies	1	1	8	0	1	5	0	0	1	1	0	2
Approval for relocation, closure, and temporary closure	23	9	10	22	8	10	3	0	0	0	1	0
Approval for Capital Expenditures	9	5	11	6	4	3	3	0	3	0	1	5
Other Corporate Approvals (CEO approvals, System Upgrades, External Auditors)	42	71	99	31	50	67	4	5	5	7	16	27
TOTAL NUMBER OF REQUEST, APPROVED AND PENDING	**543**	**614**	**628**	**505**	**549**	**532**	**28**	**18**	**38**	**13**	**47**	**66**

Source: SASRA Database

8.5.4. Complaints Resolution and Management

Supervision of financial institutions such as SACCO Societies entails both prudential and market conduct. Whereas prudential supervision is concerned with the solvency, safety and soundness of the Regulated SACCOs as discussed in *section 7.0 of this Report*; the market conduct supervision addresses the relationship between the Regulated SACCOs and their members (customers), including how such customers are treated as well as the level of appropriateness of financial products and services offered to the customers, fair treatment of the customers and complaints resolution by the SACCOs. As part of its market conduct supervision activities, the Authority receives and resolves members' complaints and inquiries within the existing legal and regulatory frameworks, including referral to other appropriate government agencies.

Table 57 and **Chart 74** provide an analysis of the trends in consumer protection issues from 2023 through to 2025. Though the number of complaints increased from 764 in 2024 to 886 in 2025, the claim of refunds of savings and deposits which is the single most significant pain point for SACCO members declined from 491 in 2024 to 425 in 2025. This is usually occasioned by liquidity challenges faced by some SACCOs or administrative delays that prevent members from accessing their funds upon exit, which is a critical threat to member trust.

The second largest category of complaints regards loans and loan issuance shows a relative increase from 92 cases in 2024 to 99 cases in 2025 compared to deposit refunds.

It is also noted that the number of complaints related to guarantors quadrupled in 2025 to 59 from 13 cases reported in 2024, underscoring the need to address issues around guarantorship model.

Table 57: Summary of complaints and/or enquiries received and processed from members of SACCOs and Public

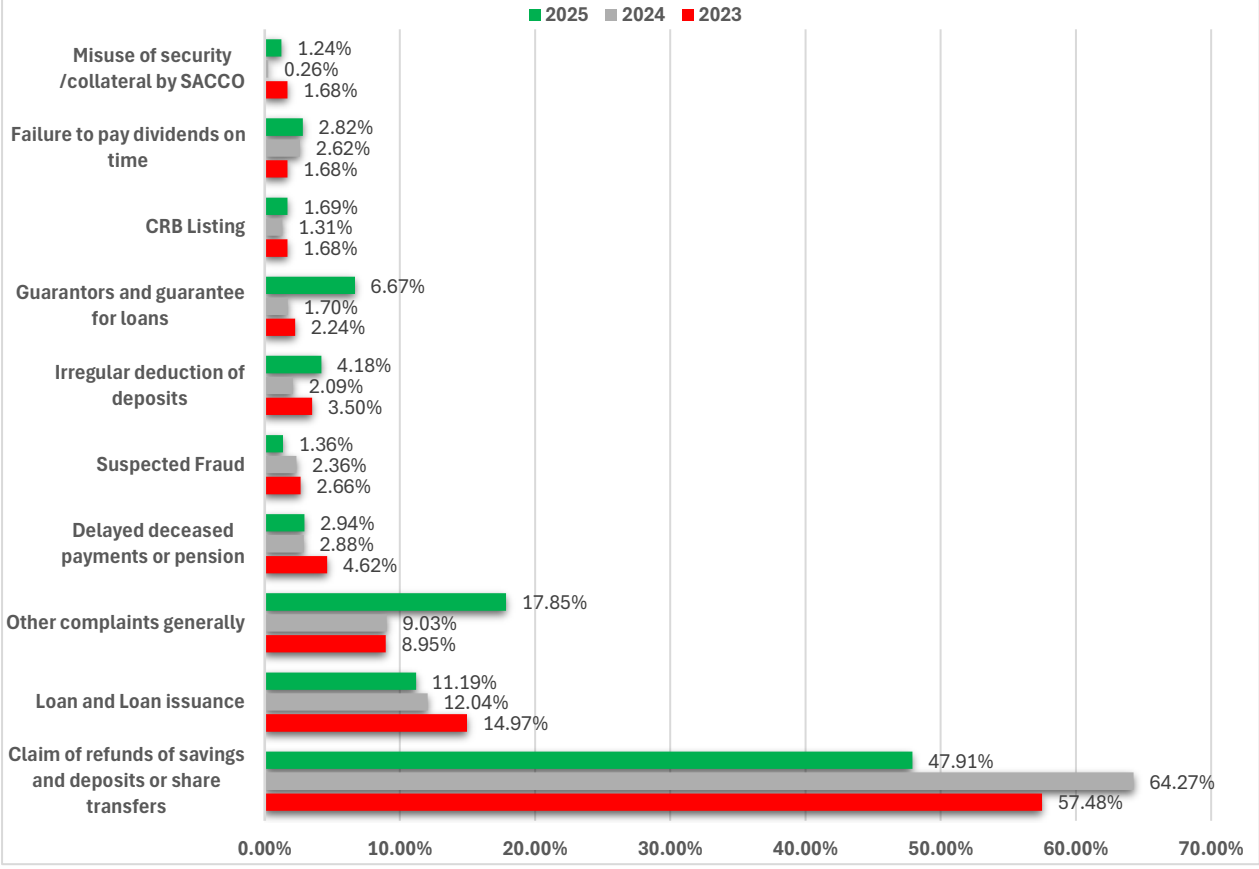
NATURE OF COMPLAINT	Number of Complaints			% Proportion of Nature of Complaints to Total Complaints		
	2023	2024	2025	2023	2024	2025
Claim of refunds of savings and deposits or share transfers	411	491	425	57.48%	64.27%	47.97%
Loan and Loan issuance	107	92	99	14.97%	12.04%	11.17%
Other complaints generally	64	69	158	8.95%	9.03%	17.83%
Delayed deceased payments or pension	33	22	26	4.62%	2.88%	2.93%
Suspected Fraud	19	18	12	2.66%	2.36%	1.35%
Irregular deduction of deposits	25	16	37	3.50%	2.09%	4.18%
Guarantors and guarantee for loans	16	13	59	2.24%	1.70%	6.66%
CRB Listing	12	10	15	1.68%	1.31%	1.69%
Failure to pay dividends on time	12	20	25	1.68%	2.62%	2.82%
Misuse of security/collateral by SACCO	12	2	11	1.68%	0.26%	1.24%
Elections/Electoral processes	1	4	9	0.14%	0.52%	1.02%
Non remittance /Statement	3	6	7	0.42%	0.79%	0.79%
Irregular FOSA Account Transaction	0	1	3	0.00%	0.13%	0.34%
TOTALS COMPLAINTS	**715**	**764**	**886**			
Source: SASRA Database						

On the other hand, complaints associated with transfer of shares mostly emanate from the lack of understanding of members of SACCOs that share subscriptions are equity capital and are therefore not refundable upon withdrawal and exit from membership. This is expressly provided for in *Reg. 21 (3) of Regulations 2010* for DT-SACCOs and *Reg. 22 (2) of Regulations 2020* for the NWDT-SACCOs. Additionally, although theoretically the shares are transferrable, the absence of a ready market for the sale and transfer of such shares is practically impossible, and this conundrum has often resulted in friction between some SACCOs and their membership. To address these issues, the Authority continues to undertake awareness creation to the members' rights and obligations through its social media platforms but also encourages SACCOs to

always sensitize their members on the same, particularly during the educational meetings.

Additionally, the Authority encourages SACCOs to always maintain their prescribed minimum share capital at minimum levels due to the absence of a market to transfer the same upon members' exit as well as price discovery mechanisms for their par value. In accordance with the established cooperative tradition and practices, the bulk of the SACCOs' core capital should be made up of institutional capital, built from retained earnings which is comparatively cheaper than from the members' share capital.

Chart 74: Prevalence Levels of Complaints and/or Inquiries Received and Processed by the Authority



Source: SASRA Database

8.5.5. Criminal Investigations by the SACCO Societies Fraud Investigations Unit.

The SACCO Societies Fraud Investigations Unit (SSFIU) was established in 2020, with the mandate of detection, prevention, and apprehension of offenders perpetrating fraud within the Regulated SACCO industry. They also investigate and make appropriate recommendations to the Office of the Director of Public Prosecution concerning fraud within the SACCO industry.

Table 58 provides a glimpse of cases handled by the SSFIU which indicates that the volume of cases handled by the unit decreased from 29 incidences reported in 2024 to 17 cases reported in 2025. The data also suggest a shift from the investigatory phase to the judicial phase over the four-year period. The cases in court increased from six (6) cases in 2024 to eight (8) cases in 2025 with only one (1) being finalized during the period. In addition, the cases

pending under investigations reduced from eight (8) cases in 2024 to six (6) cases in 2025.

Table 58: Summary and Status of Cases under the SACCO Societies Fraud Investigations Unit (SSFIU).

	STATUS OF THE CASES	2022	2023	2024	2025
1	CASES PENDING UNDER INVESTIGATIONS	13	8	8	6
2	CASES PENDING IN COURT	3	2	6	8
3	CASES BEFORE THE OFFICE OF THE DIRECTOR OF PUBLIC PROSECUTIONS	1	3	1	1
4	CASES PENDING ARRESTS	1	2	4	1
5	CASES FINALISED	6	8	10	1
	TOTAL	**24**	**23**	**29**	**17**

Source: SASRA Database

8.5.6. Regulatory Initiatives

Regulatory initiatives in the context of the supervision of Regulated SACCOs refer to the development and formulation of policies, frameworks, and actions to ensure that Regulated SACCOs operate in a sound and stable manner, maintain market confidence, and protect the interests of depositors in the Regulated SACCOs, as well as larger financial system. During the year 2025, the Authority developed and issued the regulatory tools and instruments summarised in **Table 59** for the Regulated SACCO industry.

Table 59: Summary of the Regulatory Tools and Instruments Issued by the Authority for the Regulated SACCO Industry in 2025

	NAME OF THE REGULATORY TOOLS OR INSTRUMENTS	REFERENCE NUMBER AND DATE OF ISSUANCE	THE MAIN PURPOSE AND OBJECTIVES OF THE REGULATORY TOOL OR INSTRUMENTS
1.	Financial Investments and/or deposits held by the Regulated SACCO Societies in the Kenya Union of Savings and Credit Cooperatives (KUSCCO)	SASRA/700/721/Vol. I (67) (Dated 14th January 2025)	Provides general guidance to start recognizing impairment loss and make provisions for future write-off that may arise and recognition and measurement of financial investments including the impairment of financial assets deemed unrealizable.
2.	Requirement by External Auditor to submit mandatory statutory report under Section 44(3) of the Sacco Societies Act, 2008	SASRA Circular 1 of 2025	Provides general guidance to External Auditors to submit to the Authority the mandatory statutory report under Section 44(3) of the Sacco Societies Act, 2008.
3.	Step by step Guide on the submission of the audited financial statements to the Authority	December 2025	Provides general guidance and clarity to Regulated SACCOs on the step-by-step procedure on the preparation of and/or submission of Audited Financial Statements for consideration for approval.

Source: SASRA Database

At the same time, the Authority continued to strengthen its collaboration and partnerships with international stakeholders in the cooperative financial supervision and the regulatory sector. These engagements enabled the Authority to enhance its knowledge base and benchmark its supervisory and regulatory frameworks against international best practices for SACCO Societies. In this regard, the Authority hosted several knowledge exchange programmes with other international financial sector regulators in 2025 as summarised in 2025, as summarized in **Table 60.**

Table 60: Particulars of International Delegations hosted by SASRA on Regulatory Initiatives in 2025.

	COUNTRY OF ORIGIN	PARTICULARS OF DELEGATION	DATE	LOCATION AND VENUE	NUMBER OF PARTICIPANTS
1.	Tanzania	Study visits for delegation from Tanzania's Cooperative Development Commission and Savings and Credit Cooperative Union League	17th to 21st February 2025	SASRA Board Room	Five (5) government officers

2.	Malaysia	Courtesy visit by the Chief Executive Officer of the Alliance for Financial Inclusion (AFI)	28th February 2025	SASRA Board Room	Chief Executive Officer for Alliance for Financial Inclusion
3.	Sri Lanka	Study visits by high level delegation consisting of policy makers and financial sector stakeholders	23rd October 2025	SASRA Board Room	Ten (10) policy makers and financial sector stakeholders
4.	Nigeria	Study visits by delegation drawn from Federal Republic of Nigeria, led by Minister of State Federal Ministry of Agriculture Food and Security	7th October 2025	SASRA Board Room	seven (7) public officers
5.	Sudan	Study visits from the Government Officials from the Republic of South on	24th November 2025	SASRA Board Room	(27) Public Policy and Government Officials
Source: SASRA Database					

8.5.7. Capacity Building Initiatives for the Regulated SACCO Industry

Continuous capacity building, sensitization, and training of officers of Regulated SACCO Societies is a critical component of the Authority's supervisory efforts towards ensuring regulatory compliance. In addition, such fora provide the Authority with appropriate platforms for knowledge management and information on the best cooperative financial business practices.

During the year 2025, the Authority undertook two (2) capacity building sessions targeting all the Regulated SACCOs on Sectoral Lending Framework and the Submission of Audited Financial Statements as summarized in **Table 61**.

Table 61: Summary of Capacity Building & Trainings conducted for the Regulated SACCO Industry in 2025

	DATE	LOCATION & VENUE	TARGET AUDIENCE	SUBJECT MATTER OF CAPACITY BUILDING, SENSITIZATION & TRAINING	FACILITATORS	PARTICIPANTS
1	27th May 2025	Virtual Sensitization	SACCO officers responsible for Preparation and Submission of the Sectoral Credit report to the Authority	Sensitization on Sectoral Lending Framework for Regulated SACCOs	The Authority Staff	611 SACCO Officers drawn from 302-Regulated-SACCOs
2	18th December 2025	Virtual Sensitization	A representative of the Board of Directors, the Chief Executive Officers, Heads of Finance and Heads of Internal Audit	A Step-By-Step Guide on The Submission Of The Audited Financial Statements To The Authority	The Authority Staff	1179 SACCO officers drawn from all Regulated-SACCOs
Source: SASRA Database						

8.5.8. The Anti-Money Laundering Initiatives

The *Proceeds of Crime and Anti-Money Laundering Act (POCAMLA)* and the Regulations made thereunder provides the domestic legal framework for combating money laundering, terrorism financing and proliferation financing. The POCAMLA legislative framework designate SACCOs as reporting

institutions while the Authority is designated as a Supervisory Body with specific supervisory duties with regard to AML/CTF/CPF for SACCO industry. Consequently, and in accordance with its *Strategic Plan 2023-2027*, the Authority has continued to mainstream AML/CTF/CPF initiatives in its supervisory processes including continuous collaboration with the Financial Reporting Centre (FRC) in such initiatives.

For instance, Regulated SACCOs are required by the Authority to disclose their registration status as reporting institutions under POCAMLA with the FRC as part of the pre-requisite consideration of their applications for renewal of licenses and authorization for the ensuing year. In this regard, **Table 62** provides data highlighting the SACCO industry's response to Kenya being placed on the FATF grey list in early 2024, which triggered a mandatory push for all Regulated SACCOs to register with the Financial Reporting Centre (FRC). The most significant take away is the near-total compliance achieved within one (1) year. The analysis shows that 349-Regulated SACCOs out of 357-Regulated SACCOs had fully been registered with FRC as reporting institutions in 2025 from 334-Regulated SACCOs which had registered in 2024. By bringing 97.76% of the Regulated SACCO industry into the FRC reporting net, the Authority has significantly strengthened the national AML/CFT/CPF framework.

Table 62: Number of Regulated SACCOs Registered with FRC as Reporting Institutions for Purposes of POCAMLA

STATUS OF REGISTRATION	SACCO SEGMENET	No. of SACCOs			% PROPORTION		
		2023	2024	2025	2023	2024	2025
REGISTERED	DT-SACCOs	116	172	177	54.72%	51.50%	50.72%
	NWDT-SACCOs	96	162	172	45.28%	48.50%	49.28%
	TOTAL	**212**	**334**	**349**	**59.38%**	**94.08%**	**97.76%**
NOT REGISTERED	DT-SACCOs	58	5	2	40.00%	23.81%	25.00%
	NWDT-SACCOs	87	16	6	60.00%	76.19%	75.00%
	TOTAL	**145**	**21**	**8**	**40.62%**	**5.92%**	**2.24%**
Total Regulated SACCOs		**357**	**355**	**357**			
Source: SASRA Database							

As part of its collaboration initiatives with the FRC, the Authority continued to promptly disseminate the FRC circulars to the Regulated SACCOs in accordance with the prevailing legal frameworks, and in undertaking training and capacity building. **Table 63** provides a summary of the key circulars received from FRC and disseminated to the Regulated SACCOs in 2025. The frequency of updates suggests that SACCOs must have a robust, near-real-time screening systems to keep pace with the monthly volatility of these lists. Further, the data highlights that sanctions lists are highly fluid, requiring SACCOs to manage both additions and delisting with equal precision.

Table 63: Summary of FRC Circulars relating to Regulated SACCOs on AML/CFT/CPF issued in 2025

	DESCRIPTION OF CIRCULAR FROM FRC	CIRCULAR NUMBER AND DATE ISSUED	PURPOSE OR OBJECTIVE OF THE CIRCULAR
1	Delisting of an entry from the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 1 of 2025 dated 22nd February, 2025	The circular amended the sanctions list by removing one (1) individual, namely: 1: LIONEL DUMONT, holder of a French passport.
2	Amendments to entries in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 2 of 2025 dated 13th March, 2025	The circular on amendments of the list in the **ISIL** and **AL-QAEDA**, where thirteen (13) individuals were added to the sanction list.

Table 63: Summary of FRC Circulars relating to Regulated SACCOs on AML/CFT/CPF issued in 2025

	DESCRIPTION OF CIRCULAR FROM FRC	CIRCULAR NUMBER AND DATE ISSUED	PURPOSE OR OBJECTIVE OF THE CIRCULAR
3	Designation of Persons Pursuant to United Nations Security Council Resolution 1373 -Domestic	FRC Circular No. 3 of 2025 dated 3rd April 2025	The circular on amendments of the list in the domestic list (Kenya list) where the names of two (2) individuals are mentioned; 1. MAXAMED CABDULLAAH JANET and ABUBAKAR TUSUFU ALI MAHAT, and two entities (2), namely, AL-SHABAAB and AL-HARAMAYN FOUNDATION, were added from the Republic of Kenya.
4	Delisting of an entry from the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 4 of 2025 dated 10th June, 2025	The circular amended the sanctions list by removing one (1) individual, namely: 1: HAJJAJ BIN FAHD AL AJMI, from the Republic of Kuwait.
5	Amendments to entries in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 5 of 2025 dated 17th June, 2025	The circular amended the ISIL (Da'esh) and Al-Qaeda sanctions list by adding five (5) individuals from the Republics of Kuwait, Libya, Tunisia, Tajikistan.
6	Amendments to entries in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No.6 of 2025 dated 23rd August 2025	The circular amended the ISIL (Da'esh) and Al-Qaeda sanctions list by adding one (1) individual, namely: 1: ABUBAKAR SWALLEH, from the Republic of Uganda.
7	Reinstatement of Provisions of UNSCRs Relating to Iran & PF of 1737 Sanction List	FRC Circular No. 7 of 2025 dated 1st October, 2025	The circular reinstated an earlier Sanction list and use of measures of resolutions made under 1737 (2006), 1747 (2007), 1803(2008) and 1929 (2010) on asset freeze and travel ban.
8	Amendments to entries in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 8 of 2025 dated 7th October, 2025	The circular amended the sanctions list by adding two (2) individuals, namely: 1: ABD EL KADER 2: ARIS, from the People's Republic of Egypt and Indonesia, respectively.
9	Amendments to an entry in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 9 of 2025 dated 16th October 2025	The circular amended the sanctions list by adding one (1) individual, namely: 1: AHMAD HUSSAIN AL-SHARAA, from the Republic of Syria.
10	Amendments to an entry in the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 10 of 2025 dated 22nd October, 2025	The circular was a reminder to all reporting institutions to file the annual compliance report by 31st January of the following calendar year as per prescribed formats.
11	Delisting of an entry from the ISIL (DA'ESH) and AL-QAEDA sanctions list	FRC Circular No. 11 of 2024 dated 10th December, 2025	The circular amended the sanctions list by removing two (2) individuals, namely: 1: AHMAD HUSSAIN AL-SHARAA and 2: ANAS HASAN KHATTAB both from the Republic of Syria.

Source: SASRA & FRC

On the training and capacity building collaborative initiatives, the Authority organised two (2) main trainings and sensitizations workshops which targeted all board members, senior management and Money Laundering Reporting Officers (MLRO's) of the Regulated SACCOs and was facilitated by technical officers drawn from the FRC. In addition, the Authority in collaboration with FRC, UNODC and the Joint Financial Sector Regulators (JFSR) Forum organized a training targeted at officers who are involved in AML/CFT implementation from all the financial regulators. **Table 64** provides details of the training and capacity building workshops held in respect of AML initiatives for the Regulated SACCO industry in 2024, which were attended by officers of Regulated SACCOs as well as technical officers drawn from the Authority and charged with overseeing the implementation of the AML/CTF/CPF supervision framework for Regulated SACCOs.

Table 64: Summary of Collaborative Capacity Building and Training Initiatives on AML/CTF/CPF for Authority's staff and Regulated SACCOs in 2025

	SUBJECT MATTER OF TRAINING	TECHNICAL FACILITATORS	DATE	LOCATION	NUMBER OF PARTICIPANTS AND AUDIENCE
1.	AML/CFT/CPF Training for Board and Senior Management for Regulated SACCOs	FRC	7th May, 2025	Virtual (10 a.m-12 noon)	The training targeted all board members and senior management.
2.	High-level level AML/CFT Supervisors and Regulators Training on ML/TF Risk assessments.	FRC, UNODC	30th June-2nd July 2025	Safari Park Hotel, Nairobi	The training brought together regulators who are implementing AML/TF, where the Authority participated. The Authority was represented by 3 officers who are involved in AML/CFT implementation.
3.	SACCO MLRO's Training	FRC	6th-8th October, 2025	Morendat, Naivasha	The training was customized for SACCO MLRO's to be acquainted with ML/TF typologies, filing reports with the centre, ML stages, among others. There were over 100 MLRO's and one officer from the Authority who is involved in AML/CFT implementation.
4.	AML/CFT Risk Based Supervision Training for Supervisors	FRC & All Financial Regulators under JFSR	10th-14th November, 2025	KWS-Training Institute, Naivasha	The Training targeted officers who are involved in AML/CFT implementation from all the financial regulators. The Authority was represented by 3 officers.

Source: SASRA Database

8.5.9. Compliance with Data Protection Laws

The Data Protection Act, 2019 provides the domestic legal framework for safeguarding individuals' privacy rights and regulating the collection, storage and processing of personal data. The Act is enforced by the Office of the Data Protection Commissioner (ODPC).

Regulated SACCOs are designated as both "Data Processors" and "Data Controllers" while the Authority is designated as a Supervisory Body with specific oversight responsibilities regarding data protection within the Regulated SACCO Industry.

Consequently, under Section 18 of the Data Protection Act, Regulated SACCOs are required to register with the Data Commissioner as data processors and data controllers. They are also required under Section 24 of the Act, to designate or appoint a Data Protection Officer to advise on data processing requirements, ensure compliance with the said Act, among other responsibilities.

In accordance with its Strategic Plan 2023-2027, the Authority has continued to mainstream data

protection initiatives within its supervisory processes including ensuring that all Regulated SACCOs are registered with the Data Commissioner and that they designate or appoint Data Protection Officers.

For instance, Regulated SACCOs are required by the Authority to disclose their registration status as data processors and data controllers with the Data Commissioner as part of the pre-requisite requirements for the renewal of licenses and authorization for the ensuing year.

Table 65: Number of Regulated SACCOs Registered with Data Commissioner as Data Processors and Data Controllers

STATUS OF REGISTRATION	SACCO SEGMENET	No. of SACCOs		% PROPORTION	
		2024	2025	2024	2025
REGISTERED	DT-SACCOs	145	168	81.92%	93.85%
	NWDT-SACCOs	136	168	76.40%	94.38%
	TOTAL	**281**	**336**	**79.15%**	**94.12%**
NOT REGISTERED	DT-SACCOs	32	11	18.08%	6.15%
	NWDT-SACCOs	42	10	23.60%	5.62%
	TOTAL	**74**	**21**	**20.85%**	**5.88%**
TOTAL REGULATED SACCOs	DT-SACCOs	177	179		
	NWDT-SACCOs	178	178		
	TOTAL	**355**	**357**		

Source: SASRA Database

In this regard, **Table 65** presents the registration status of Regulated SACCOs as data processors and data controllers and indicates that a total of 336-Regulated SACCOs representing 94.12% of all Regulated SACCOs had complied with the registration requirements. Of these, 168-DT-SACCOs representing 93.85% of all DT-SACCOs had complied with and registered as data processors and data controllers. Similarly, 168-NWDT-SACCOs accounting for 94.38% of the total NWDT-SACCOs had complied.

On the other hand, 21-Regulated SACCOs comprising 11-DT-SACCOs and 10-NWDT-SACCOs had not registered with the Data Commissioner, although this reflected an improvement from the 74-Regulated SACCOs reported in 2024.

CHAPTER III

DEVELOPMENT IN THE SACCO INDUSTRY

9.0. POLICY DEVELOPMENTS

This section provides a discussion on the key policy developments which took place at the domestic and international sphere with impact or potential impact on cooperative enterprises, but with specific regard to the SACCO industry. It also analyses the findings and recommendations of key research and reports undertaken at the national level by different players, with the aim of shaping policy conversations in the cooperatives sector and SACCO industry.

9.1. The role of SACCOs in Affordable Housing

In 2025, the Authority in collaboration with the Kenya Mortgage Refinance Company (KMRC), and Financial Sector Deepening (FSD) Kenya undertook a study on how SACCOs participate in affordable housing and how that role can be enhanced. The study report titled *'Leveraging SACCO data and research to strengthen the financing of the affordable housing value chain by the SACCO sector'* was published and released to the public in *October 2025* and is available for download from the Authority's website www.sasra.go.ke; .

The report found that a majority most of borrowers for land and housing projects were male, aged between 36 years and 55 years, with over 70% earnings of Kshs.100,000 or less. Mortgages were found to be more popular among younger members aged between 36 years and 45 years while those aged 46 years and 55 years were found to mostly have general development loans. The report further observes that there was a clear need for development of products that match borrowers' repayment capacity while satisfactorily addressing their housing finance needs.

The report also noted that members of SACCOs were using a wide range of loan products to finance their land and housing needs, but the development loan products still dominated due to its role as a flagship loan product among SACCOs, its flexibility and lower incidental costs. The traditional mortgage as a loan product is a new phenomenon to SACCOs' loan product offering and therefore its uptake is not yet entrenched in the SACCO credit offering, but its uptake was noted to be gradually increasing driven by their longer tenors and lower pricing supported by the KMRC wholesale refinancing.

The Authority encourages SACCO Societies to download the report and utilize it in their loan product development but at the same time invites policy makers to interrogate the report with a view to coming up with appropriate technical policies aimed at utilization of SACCOs to provide long-term traditional mortgages.

9.2. SACCO Remittances Toolkit

The Authority in collaboration with International Fund for Agricultural Development (IFAD) and Financial Sector Deepening Kenya (FSDK) developed a remittance toolkit providing a step-by-step guide to enable SACCOs to design, launch and scale cross border remittance. The toolkit outlines a clear seven-step pathway aimed at assisting SACCOs to enter the remittances market in a complaint, secure and sustainable manner. These include understanding member needs in selecting the most suitable

remittance model, structuring partnerships, upgrading system, managing compliance, engaging members and consolidating a medium-term remittances strategy.

The toolkit is part of the Authority's market development initiatives to support the SACCO system, and it is hoped that the same shall result in long-term market driven remittance products, integration of remittance products by SACCOs with licensed service providers, strengthening operational governance as well as scaling up of remittance services by SACCOs in a responsible manner. It is available on the Authority's website www.sasra.go.ke; for download and use by all stakeholders in the SACCO industry.

9.3. SACCO Sub-Sector Report: Lessons from the FinAccess Household Survey

The Authority in collaboration with other development partners developed and published a report on the lessons learnt from the 2024 FinAccess Household Survey titled *SACCOs Sub-Sector Financial Inclusion Report 2025*. The report which was released to the public in *November 2025* was a SACCO sector-specific report on financial access, usage and inclusion deriving from the wider financial sector survey statistics, with focus on the access, usage, quality, and impact/welfare of SACCO financial services.

The report revealed that whereas the overall access to SACCO has increased, the participation varies significantly by age. For instance, the middle-aged adults (36 years to 45 years) and (46 years to 55 years) were found to be the highest users while younger individuals (18 years to 25 years) have the lowest participation rates. The membership in SACCOs according to the FinAccess Household Survey 2024 was noted to be highest among those with post-tertiary education and individuals in formal employment.

The report further reveals that physical branch networks of SACCOs remain the most popular channel for members to access SACCO services, but there was a clear and rapid shift towards digital channels. Mobile banking including the use of USSD codes and apps, showed an increase in usage by SACCO members from 19.08% in 2021 to 55% in 2024. This trend of usage through mobile banking was more pronounced among younger and urban members, whereas the older and rural members still heavily relied on traditional methods.

The report which is available on the Authority's website www.sasra.go.ke; for public access and download is a critical public policy and industry development tool which shall continue to provide a platform for future engagement with industry stakeholders on the role of SACCO Societies in the economic development.

9.4. National Financial Inclusion Strategy (2025-2028)

Kenya's National Financial Inclusion Strategy (NFIS) 2025–2028 is a flagship policy initiative which was released to the public in December 2025 and is aimed at fostering a more inclusive, resilient, and sustainable financial ecosystem in line with the aspirations of Vision 2030. The Strategy is underpinned by the theme *'Leveraging Digital Transformation and Financial Literacy to Enhance Financial Inclusion'* and is anchored on six thematic pillars namely, expanding reach (Access), Making Financial Tools useful and Affordable, Protection and Education (Trust), Financing a Greener Future, Boosting Agri-finance, and Equity. Each pillar is supported by targeted interventions, institutional

responsibilities, and measurable key performance indicators (KPIs) as outlined in the implementation framework.

The strategy seeks to coordinate financial inclusion initiatives in the country; address fragmentation in policies, initiatives, innovations, and programs targeting financial inclusion, and create synergy among stakeholders in advancing financial inclusion agenda, among others. The strategy is available on the Authority's website www.sasra.go.ke;

The report provides for a structure to ensure effective implementation and monitoring. The structure consists of *National Financial Inclusion Council* chaired by Principal Secretary National Treasury, with the other members consisting of Principal Secretaries drawn from various state departments as well as the Chief Executive Officers of domestic financial regulators including SASRA, IRA, CBK, RBA and CMA. The structure provides that the council receives briefs from a *Technical Coordination Committee (TCC)* which is chaired by a Deputy Governor of CBK and whose membership consists of senior staff at the director level of financial sector regulators. The TCC is supported by *Thematic Working Groups* which are standing working groups of technical staff drawn from the NFIC member institutions and industry associations. The Authority has been assigned to drive Pillar 1 of NFIS under the deepening penetration of access to financial services and Pillar 3 of Strengthening Consumer Protection, Market Conduct and Financial Literacy to foster financial health themes.

9.5. Women Entrepreneurs Finance Initiative (WE-FI) Code

The WE-Fi Code is a global initiative implemented by the Financial Alliance for Women (FAW). It promotes increased financing for women-owned and women-led MSMEs, following evidence that women entrepreneurs often face barriers in accessing both financial and non-financial services from traditional financial institutions.

The Code's objective is to build a strong business case for financial service providers to allocate dedicated funding to women-owned MSMEs. Research shows that these businesses typically demonstrate lower non-performing loan (NPL) ratios and create broader social and economic impact within their communities.

Kenya signed the Code on 4th December 2025, committing to allocate financial and non-financial resources to support women-owned and women-led MSMEs. The Authority has signed the code and committed itself to the initiative to empower Regulated SACCOs to identify and report data and information on women-led MSMEs financing, and transmission of this data for collation by WE-Fi Kenya Secretariat.

9.6. Reforms in the SACCO Industry

The *Cabinet Secretary, Ministry of Cooperatives and MSME Development* commissioned a *Committee of Experts (COE)* in *April 2025* to spearhead reforms in the SACCO industry aimed at strengthening governance and operational systems within the SACCO sub-sector. The terms of reference of the committee included a comprehensive review of the *Sacco Societies Act* and align it with national government priorities, propose reforms on the deposit guarantee fund, shared services and central liquidity facility as well as develop pathways for legal harmonization and regulation of all SACCOs.

The committee composed of internationally known cooperative financial experts and professionals is expected to submit its report to the Cabinet Secretary for implementation in the ensuing years. The Authority looks forward to receipt of the report and implementation of its findings and recommendations.

9.7. The WOCCU Digitization and Standards Challenge Initiative 2025

The World Council of Credit Unions (WOCCU) Challenge 2025 is a strategic initiative aimed at the complete digitalization of the global Credit Union system. The challenge focused on the development of the necessary ICT infrastructure required by Credit Unions to deliver financial services to their members and sustain growth in a digital age. The challenge emphasized on measuring the performance of Credit Unions SACCOs across the world in four (4) key thematic areas of digital access namely;

a) **Digital Channels**: the emphasis is laid on the accelerated use of online and mobile banking, payments, and loan processing with the aim of bridging the gap between rural farmers and larger markets through technology.

b) **Shared Platforms**: This focuses on promoting connection to shared national payment systems for faster, inclusive, and digital-first transactions. For example, *Malawi Union of Savings and Credit Cooperatives (MUSCCO)* in partnership with the fintech firm MFI-Hub promoted connection to shared, national payment systems. This collaboration was a cornerstone of Malawi's Credit Union (SACCOs) digitalization, moving the movement from isolated, "closed-loop" systems to a fully interoperable national network.

c) **Risk Management & Cybersecurity**: this pillar of the challenge focuses on Credit Unions putting in place appropriate cybersecurity systems that comply with national regulations to protect members' data, particularly as Artificial Intelligence (AI) and new technologies create new cyber and ICT-related risks. For instance, ***SICOOB*** Brazil's largest cooperative financial institution, was the standout leader in integrating AI with rigorous cybersecurity. Its AI implements a biometric and facial recognition system which was explicitly designed to combat AI-generated fraud by allowing members to verify their actual authorized a transaction.

d) **Data Analytics**: This pillar of the challenge mandates the use of data and innovative programs to tailor financial products and identify members in need of financial education.

10.0. LEGAL AND REGULATORY DEVELOPMENTS

This section discusses some of the key legislative, legal, and regulatory developments which took place in the domestic and international arena, with direct or indirect impact or potential future impact on the cooperative sector, but with specific regard to the SACCO industry.

10.1. Sacco Societies (Amendment) Bill 2025

In 2025, the Government published the *Sacco Societies (Amendment) Bill, No. 32 of 2025* which was introduced into the National Assembly. The Bill seeks to:

a) Make amendments to the SACCO Societies Act in order to operationalize the Deposit Guarantee Fund, established thereunder; and
b) Establish a legal and regulatory framework for the development and operationalization of a central liquidity and shared services business

Whereas the Deposit Guarantee Fund is provided for in the Sacco Societies Act, there were noted to be several legal lacunae. Firstly, there is the absence of a moratorium to build the fund, thus exposing the government to liability to pay claims immediately it is operationalized. Secondly, there is ambiguity in the appointment of independent members of the Board of Trustees. The Bill therefore seeks to address two lacunae as it relates to the operationalization of the DGF.

At the same time, the Bill recognizes the risks associated with operationalization of the DGF without first allowing the fund to accumulate sufficient money to meet any obligations that may arise in case of failure of a Regulated SACCO Society. Consequently, the Bill establishes a moratorium which allows the fund to make payments only upon accumulation of sufficient money to meet its obligations by imposing the date to be agreed upon by the National Treasury in collaboration with the Ministry responsible for SACCOs.

Lastly, the Bill introduces a new regulated line of business known as the Central Liquidity and shared services business. The new line of business is to be undertaken by a group of Regulated SACCOs coming together to form a secondary SACCO Society, which shall provide several common or shared services to the individual primary Regulated SACCO Societies in a regulated environment which hitherto would be expensive to be rolled out by an individual SACCO. The provision of shared or common services by a secondary SACCO Society to its primary members is premised on the cooperative principle of cooperation among cooperatives and enables primary SACCOs to enjoy the economies of scale as well as deepen efficient and effective delivery of services to their natural membership.

The business model of shared services is one of those recently recognized under the *2025 WOCCU Digitization and Standards Challenge Initiative,* with the array of services earmarked to be provided to include a central liquidity facility, inter-lending facility, access to national payments system, ICT and digital platforms, liquidity management, payment and settlement platforms among others in a regulated environment and at a reasonably affordable cost.

10.2. AML/CFT/PF Regulatory Framework for SACCOs

Parliament enacted amendments to the SACCO Societies Act, which gave powers of the Authority to regulate and supervise Regulated SACCOs with regard to their AML/CTF/PF obligations. The amendments which took effect in July 2025 introduced new section 7A and section 7B to the SACCO Societies Act which provides among others that the Authority shall regulate, supervise and

enforce compliance for anti-money laundering, combating the financing of terrorism and proliferation financing for purposes of all reporting institutions regulated and supervised by the Authority. In undertaking its mandate, the Authority is expected to among others-

a) Vet officers of Regulated SACCO Societies
b) Conduct onsite inspections on Regulated SACCO Societies for purposes of enforcing AML/CFT/PF
c) Conduct and maintain offsite surveillance of Regulated SACCOs and their officers for purposes of AML/CFT/PF
d) Impose monetary, civil or administrative sanctions on Regulated SACCO Societies and/or their officers in respect of any violation of the AML/CFT/PF obligations.
e) Issue regulations, guidelines, directions, rules or instructions to Regulated SACCOs and/or their officers for purposes of compliance with AML/CFT/PF obligations.

It is important to emphasize that the amendment extends the Authority's AML/CFT/PF supervisory powers to matters related to terrorism financing within the meaning of *Prevention of Terrorism Act, (Cap 59B).* Regulated SACCOs are therefore entreated to always ensure full compliance with their mandatory obligations as imposed under the *Proceeds of Crime and Anti-Money Laundering Act, (Cap 59A)* and *Prevention of Terrorism Act, (Cap 59B)* in order to minimize the risks associated with the heavy financial penalties prescribed for any violation or non-compliance.

As discussed in section 8 of this report, the Authority monitors the level of compliance of Regulated SACCOs with their reporting obligations through mandatory registration on the FRC's electronic reporting portal *(goAML)*. As at the December 2025, a total of 349-Regulated SACCOs were fully registered on the FRC'S portal while the remaining 8-Regulated SACCOs were at different stages of registration.

10.3. Designation of the Authority as SACCO Industry Security Operation Centre

The National Computer and Cybercrimes Coordination Committee (NC4) is a multi-agency entity established by the *Computer Misuse and Cybercrimes Act (Cap 79C)* to coordinate national cybersecurity matters to enable timely and effective detection, prohibition, prevention, response, investigation and prosecution of computer misuse and cybercrimes; and facilitate international co-operation in dealing with computer and cybercrimes in Kenya.

In April 2025, the NC4 chaired by the Principal Secretary responsible for Internal Security designated the Authority as the SACCO sub-sector Cyber Security Operations Centre (SOC) *Computer Misuse and Cybercrimes Act (Cap 79C).* The designation is meant to enhance cybersecurity detection and mitigation against cyber threats within the SACCO industry, as well as provide a seamless coordination framework among players for escalation of any emergent or suspected cyber threats to the SACCO industry.

In this respect, the Authority continues to monitor cyber threats in the SACCO industry in collaboration with appropriate national intelligence agencies as well as promptly disseminate information on any cyber threats as a proactive measure to thwart an attack. In the same measure, the Authority has continued to issue public cautions and warnings during periods when potential cyber-attacks have been noted to be likely to occur, requiring SACCOs to put in place proper security monitoring mechanisms to avoid exposures.

10.4. The Virtual Asset Service Providers Act, 2025

Parliament enacted the *Virtual Asset Service Providers Act, 2025 (VASP)*, which provides for the legislative framework to license and regulate the activities of virtual asset service providers. The VASP Act brings virtual assets businesses into the formal regulatory framework through licensing, governance standards, and alignment with Kenya's anti-money laundering regime. The VASP Act places crypto businesses, including platforms dealing in Bitcoin, stable-coins, and non-fungible tokens (NFTs) under the joint supervision of the CBK and CMA. The VASP Act requires firms dealing in virtual assets to obtain licenses, conduct Know Your Customer (KYC) checks, report suspicious transactions, and cooperate with agencies such as the FRC.

The regulations to operationalize the VASP Act are still being developed under the leadership of the National Treasury. However, the prevailing legal and regulatory framework for the Regulated SACCO industry prohibits investments of member funds in any virtual assets and SACCOs are therefore cautioned against any such investment unless the regulatory framework is amended.

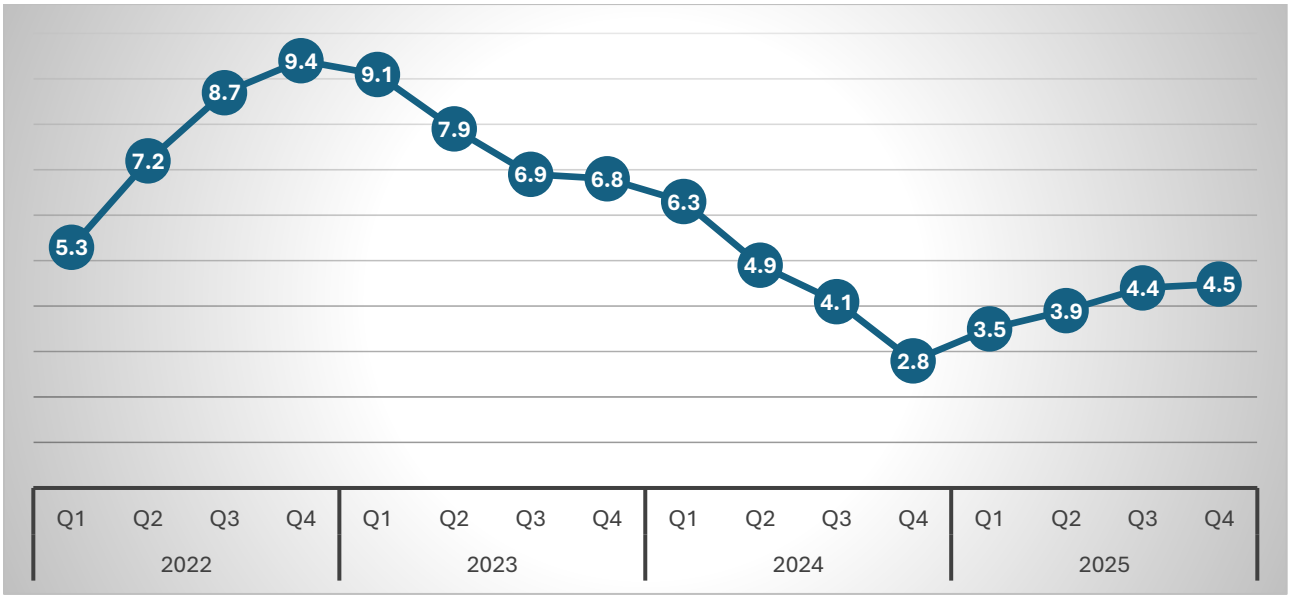
11.0. FUTURE OUTLOOK

This section considers the key and material issues which are likely to impact the future performance of Regulated SACCOs in the short and long term. It also unpacks the various risks attendant to the business operations and activities of Regulated SACCOs, drawing largely from the macro-economic environment in which Regulated SACCOs operate as well as the trend analysis of critical data and information. It calls upon Regulated SACCOs to take cognizance of the issues as well as the risks both at the macro-level and at their individual institutional levels, and to put in place adequate mitigation measures in their respective business strategies.

11.1. Macro-Economic Factors

According to the CBK statistical report, the inflation in the third quarter ending September 2025 edged up to 4.4% from 3.9% in the quarter ending June 2025 as shown in **Chart 75,** reflecting the impact of the accommodative monetary policy stance and seasonal patterns. Though the inflation rate was observed to be slightly stable, the trend observed in the last four (4) quarters showed a persistent increase which if continues then it is likely to have an impact on the savings capacity and purchasing power of the SACCO members. This has a negative effect on the value of funds obtained from SACCOs by their members as loans and credit facilities. Regulated SACCOs are therefore cautioned to be aware of inflation trends in their business lending models as well as savings mobilization.

Chart 75: Overall Domestic Inflation Trends 2022-2025



Source: Central Bank of Kenya's Quarterly Economic Reviews

11.2. Global Geo-Political Policy Changes

The emerging global geo-political policy changes keep on impacting Regulated SACCOs businesses from many frontiers. The reduction in international donor funding due to governmental policy changes have had negative impact on Regulated SACCOs that draw their membership from donor-funded agencies, entities or projects. Some of the negative consequences of the reduction in donor funding include loss of membership in such Regulated SACCOs, increase in defaulted loans, increase in demand for deposit refunds by exiting members thereby straining liquidity needs of such SACCOs, increase in dormant membership among others.

The Regulated SACCOs with membership or which draws membership from such donor-funded programs or projects are therefore constantly advised to take appropriate measures in their lending models when dealing with members likely to be affected by such emerging geo-political policy changes.

At the same time, the emergent conflicts in the middle east and eastern Europe will continue to negatively impact Regulated SACCOs drawing their membership from the diaspora. This is mainly because a number of Regulated SACCOs currently have members working and domiciled in many countries of the middle east and with the potential loss of jobs and incomes due to the conflicts being witnessed in these regions, the members' ability to save or service credit facilities issued to them by their respective SACCOs will be impaired.

In addition to the three (3) diaspora specific Regulated SACCOs, the Authority is cognizant that many other Regulated SACCOs especially those within the DT-SACCOs' segment have a substantial number of their members in the diaspora. Consequently, these group of Regulated SACCOs should always take cognizance of the enveloping conflicts in the middle east even as they provide lending services to their members working in those regions with a view to stem any potential risks of default.

In the same breath, the Authority is conscious that a number of SACCOs draw their membership from farmers engaged in crop production especially tea and coffee and whose main market are normally in the said conflict areas. The potential negative impact on the market access for these crops will have a concurrent negative impact on repay ability of the loans issued to fund the crop production as well as the saving propensity by such members. This is equally a matter which the Agri-based Regulated SACCOs within the crop-production segment must always bear in mind in their day-to-day business operations.

11.3. Interest Rates

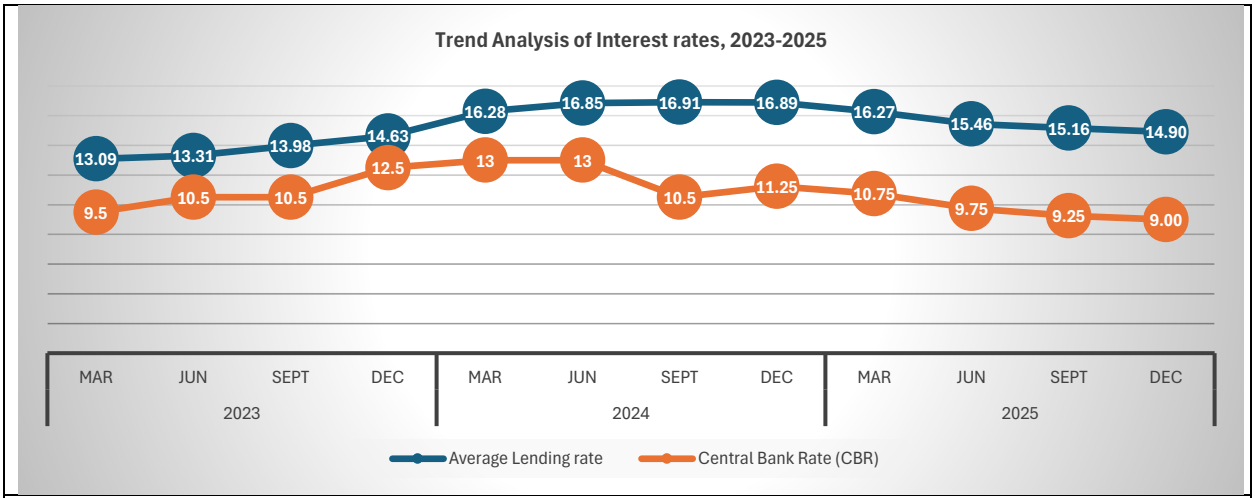
Several Regulated SACCOs still rely on external borrowings from commercial banks with a total amount of Kshs. 25.64 billion being reported as being held by the Regulated SACCOs at the end of December 2025. The external borrowing by Regulated SACCOs will continue to be impacted in one way or the other by the movement in the Central Bank of Kenya base lending rates (CBR).

Chart 76 provides the comparative movement of interest rates in the domestic economy between 2022 and 2025. It is apparent from the analysis that the CBR has been on a down trajectory with effect from the last half of the year 2024, and as such it is expected that the average lending rates by commercial banks will equally drop in 2025 thereby easing the costs of external borrowing. Despite the projected improvements in the lending environment in the short to medium terms,

Regulated SACCOs are still encouraged to avoid reliance on commercial bank loans but rather rely on their own internally sourced funds to finance their asset portfolios.

On the other side of the spectrum, the down trends in the cost of borrowing as being signalled by the Central Bank of Kenya base lending rates, with the resultant consequence of low lending rates by other credit financial institutions, has the implication of bringing an additional layer of competition in the credit market. Regulated SACCOs will thus have to contend with the cheaper credit facilities offered by other credit financial institutions to Kenyans especially the MSMEs as an alternative to their own credit facilities which are traditionally considered to be comparatively cheaper. In this regard, Regulated SACCOs must take stock of their credit products and align them to the emergent members' needs to avoid losing their memberships' credit needs to other credit financial institutions.

Chart 76: Trend Analysis of Interest Rates (2023-2025)



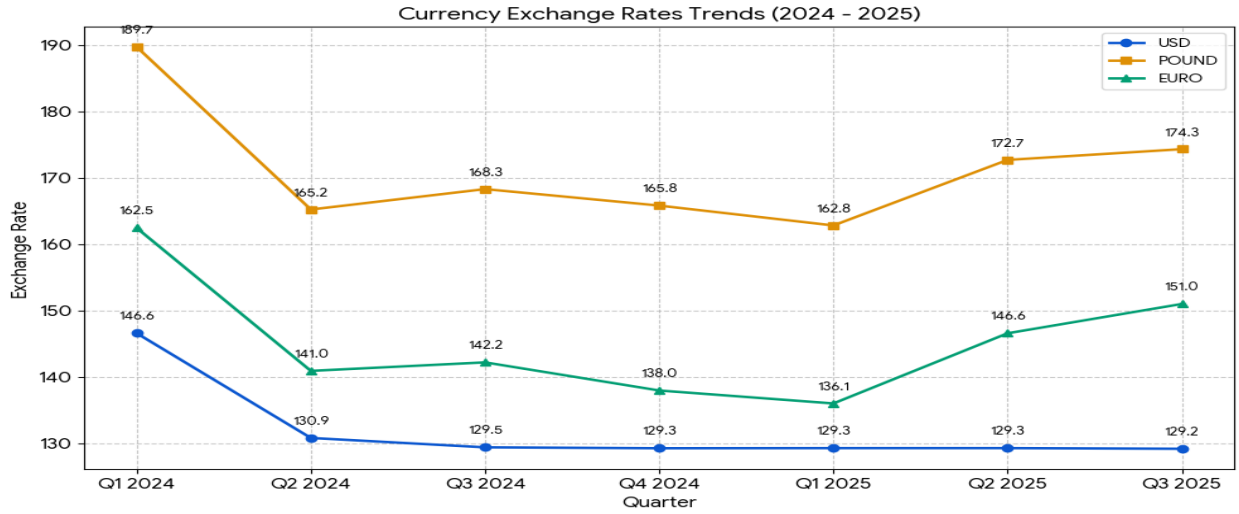
Source: CBK Statistical Report

11.4. Foreign Exchange Risks

The Regulated SACCOs which engage in foreign currency denominated transactions with their members or other third parties, will continue to be impacted in one way or the other by the foreign exchange risks. The last three (3) quarters of the year 2025 saw a general stability of the Kenya shillings to the three major foreign currencies thereby bringing stability to Regulated SACCOs which had foreign denominated debt from third party lenders, but which was on-lent to members in the local currencies.

Chart 77 provides the comparative performance trends of the Kenya shillings against the world's major currencies and even though it is projected that the stability of the Kenya shillings against these major currencies will continue in the short to medium term, Regulated SACCOs are forewarned that due to external macro-economic factors and geo-political alignments, the foreign currency fluctuation risks remain real and should be taken into account at all times.

Chart 77: The Kenya Shillings to Foreign Exchange Rates



Source: Central Bank of Kenya's Quarterly Economic Reviews

APPENDICES

APPENDIX I: STATUTORY RETURNS & REPORTS USED FOR OFF-SITE SURVEILLANCE

	DESCRIPTION OF THE RETURNS	FREQUENCY OF SUBMISSION		OBJECTIVE/PURPOSE
	PERIODIC REPORTS AND RETURNS			
		DT-SACCOs	NWDT-SACCOs	
1.	Capital Adequacy Return	Monthly	Quarterly	Monitors if the Regulated SACCO maintains at minimum the prescribed minimum capital and associated ratios.
2.	Liquidity Statement	Monthly	Quarterly	Monitors if the Regulated SACCO is able to meet its short-term obligations, particularly to depositors
3.	Statement of Deposit Return	Monthly	Quarterly	Monitors the deposits and the spread of deposits within the Regulated SACCO.
4.	Risk Classification of Assets & Provisioning	Quarterly	Quarterly	Assess the overall performance of the loan portfolio of a Regulated SACCO and flags off the non-performing loans for immediate action.
5.	Investment Return	Quarterly	Quarterly	Monitors the levels of investments by Regulated SACCOs in other institutions and also the fixed assets.
6.	Statement of Financial Position	Monthly & Annually	Quarterly & Annually	Monitors the financial position of Regulated SACCOs in terms of assets held against capital and liabilities.
7.	Statement of Comprehensive Income	Monthly & Annually	Quarterly & Annually	Monitors the performance in terms of incomes generated against expenses incurred to earn them.
8.	Other Disclosures	Annually	Annually	Monitors the capital strength, liquidity, insider lending, non-performing loans, investments and off-balance sheet items.
11.	Sectoral Lending Report	Quarterly	Quarterly	Provides data on the economic sectors financed by the loans and other credit facilities issued by Regulated SACCOs
12.	SACCO Agency Return	Quarterly		Provides the number and the volume of transactions undertaken by agents of Regulated SACCO Societies.
13.	Bank Agency Return	Quarterly	Quarterly	Provides the number and the volume of transactions undertaken by Regulated SACCO Societies on behalf of the Banks.
14.	Pesalink Transaction Return	Quarterly	Quarterly	Provides return on the number and volume of transactions undertaken by Regulated SACCOs using the Pesalink platform.
15.	Complaints Monitoring and Evaluation Return Form	Quarterly	Quarterly	Provides a return on the complaints received and processed by individual Regulated SACCOs.
	NON - PERIODIC REPORTS AND RETURNS			
16.	Insider Lending Reports	Within 14 days after approval or ratification of the loan	Monthly (on 15th of the subsequent month)	Reduce the risks associated with insider dealing, conflicts of interest in insider lending, and abuse of insider information
17.	Fit & Proper Test Form	Immediately upon appointment of officer		Tool for assessment of the suitability of Directors and other senior officers serving or seeking to serve in Regulated SACCOs

	DESCRIPTION OF THE RETURNS	FREQUENCY OF SUBMISSION	OBJECTIVE/PURPOSE
18.	Appointment, resignation, or removal of Chief Executive Officer	Within 15 days of the appointment, resignation or removal.	Enables the Authority to determine reasons for removal/resignation, and verify suitability of the new officer, and update the database
19.	Appointment of external auditors	Within 30 days of the appointment by the AGM	This enables the Authority to verify that the auditor is approved, and that the Regulated SACCOs accounts shall be audited within time.
20.	Information requested by Authority	As advised by the Authority	Any other information that the Authority may need in the course of its supervision mandate
Source: SASRA Database			

APPENDIX II: REGULATORY AND SUPERVISORY GUIDELINES AND CIRCULARS

REGULATORY & SUPERVISORY OPERATING CIRCULARS AND GUIDELINES			
	DESCRIPTION OF CIRCULAR OR GUIDELINE	**REFERENCE AND ISSUE DATE**	**PURPOSE AND OBJECTIVES**
1	**Guidelines on Management Information Systems (MIS) for Deposit-Taking Sacco Societies**	**SASRA/GG/2/2013** **July, 2013**	Guide DT-SACCOs on implementation of MIS
2	**General Procedures for opening and closing of Branches and other places of business**	**SASRA/GG/1/2013** **May, 2013**	Provide a procedure for compliance with Section 32 of the SSA concerning the opening, closure and relocations of DT-SACCOs branches and other places of business.
3	**Circular on submission and approval of audited financial statements**	**SASRA/GG/1/2015** **January, 2015**	Provide the procedure and timelines for submission and approval of DT-SACCOs' audited financial statements.
4	**Circular on Approval of Agency Banking by DT-SACCOs**	**SASRA/Circular No. 14/2011** **May, 2011**	Provide the procedure for application and approval of agency banking by DT-SACCOs under Reg. 17 of the Regulations 2010
5	**Circular of Application of Cooperative Societies Act to DT-SACCOs.**	**SASRA/Circular No. 16/2011** **June, 2011**	Expound on the application of the Co-operative Societies Act to DT-SACCOs pursuant to Section 67 of the SSA
6	**Directives on the raising of capital through offers of sale of shares through media and other public advertisement**	**SASRA/5/V.1 (83)** **September 2012**	Ensure that DT-SACCOs complies with the regulatory frameworks on raising capital from the public
7	**Circular on the role of Directors of DT-SACCOs**	**MCDM/2/32/VOL.1/ 157** **April 2011**	Expounds on the oversight role and responsibility of Directors of DT-SACCOs to limit conflict of responsibility with management.
8	**Circular on procurement of goods and services by DT-SACCOs**	**SASRA/Circular No. 11/2011** **April, 2011**	Reinforces the duty of DT-SACCOs to comply with Public Procurement and Disposals Act, 2005 and Regulations made thereunder while undertaking all procurements.
9	**Guidelines on Risk Management Practices for Deposit-Taking Sacco Societies**	**SASRA/RG/03** **June 2015**	Provides the Board of Directors and Senior Management Staff of the Sacco societies with minimum standards in terms of policies, procedures and structures for effective risk management practices in the Sacco societies.
10	**Circular on imposition of levies and financial penalties prescribed in the law**	**SASRA/GG/2/2015** **July, 2015**	Provides details of the circumstances under which the Authority may impose a levy or financial penalty for any violations or breaches in accordance with Section 51(p) of the Sacco Societies Act.
11	**Circular authorizing the limited use by DT-SACCOs of the Authority's name and acronyms**	**SASRA/GG/1/2016** **January, 2016**	To differentiate DT-SACCOs from other Sacco Societies, the Authority allowed DT-SACCOs to use the words *"Regulated and/or Licensed by SASRA"* in their advertisements, correspondences, brochures, and other marketing materials.
12	**Circular on the application of ISA No. 701 (*Communicating Key Audit Matters in the Auditor's Report*) to DT-SACCOs.**	**SASRA/700/721/ VOL. 1 (1310** **21st November 2016**	The circular extends the application of ISA No. 701 to DT-SACCOs. Henceforth, external Auditors of DT-SACCOs must communicate all Key Audit Matters (KAM) in their opinions on Financial Statements.

REGULATORY & SUPERVISORY OPERATING CIRCULARS AND GUIDELINES			
	DESCRIPTION OF CIRCULAR OR GUIDELINE	**REFERENCE AND ISSUE DATE**	**PURPOSE AND OBJECTIVES**
13	**Circular and Guidance Note on the Application of the International Financial Reporting Standard (IFRS) 9 to Outstanding Loans and Credit Advances Issued by Deposit-Taking Sacco Societies in Kenya**	**SASRA/700/721/VOL . I (134)** **2nd October 2018**	General guidance to DT-SACCOs on the application of *IFRS* - 9 to outstanding loan portfolios with effect from Financial Statements for the period commencing in January, 2018
14	**Circular and Guidance Note on the Withdrawal of the Old Generation Kshs. 1000 currency note and introduction of new currency notes**	**SASRA/800/GG/1/2019** **7th June 2019**	Advisory and sensitization note to SACCOs to comply with the CBK's directive on withdrawal of the old generation Kshs. 1,000 note by 1st October 2019; the introduction of new generation currency notes as per the Kenya Gazette Notice No. 4849 dated 31st May 2019; and the need to fully comply with the AML/CTF requirements during the exercise.
15	**General Advisory Note on Non-Remitted deduction due to SACCOs from various employer-institutions**	**SASRA/800/2/2019** **11th June 2019**	An advisory to SACCOs on measures to take and/or put in place to reduce and/or mitigate against the perennial risks of default by various employer-institutions to promptly remit deductions due to SACCOs.
16	**Circular on the Sectoral Lending Reporting Framework for SACCO Societies in Kenya**	**SASRA/GG/2/2019** **10th December 2019**	Guidance to SACCOs on the quarterly reporting of the economic sectors in respect of which the loans and credit facilities issued by the SACCOs are aimed at financing. The Circular lists the sectoral areas in respect of which the loans and credit advances by SACCOs shall be reported, including the respective codes and sub-codes for each sector and subsector.
17	**Revised Guidance Note on The Revised Procedure for Application for Renewal of Deposit-Taking Licenses For DT-SACCOs and Data Collection Template**	**SASRA/GG/1/2022** **(Revised October 2024)**	Provides general guidance to DT-SACCOs on the revised procedures and Requirements for application for the renewal of their respective deposit taking licenses, including the prescribed timelines, the mandatory supporting documents, as well as the minimum annual data disclosures on their operations and activities.
18	**Guidance Note on Registration & Approval of External Auditors for Regulated SACCOs; and Procedures for Appointment of External Auditors**	**SASRA/GG/2/2022** **23rd September 2022**	Guidance to SACCOs and their external auditors on a uniform and standard framework and criteria for the approval and registration of external auditors for Regulated SACCOs, as well as preparation and publication of the list of approved and registered auditors.
19	**Revised Guidance Note on The Revised Procedure for Application for Renewal of Authorization For NWDT-SACCOs and Data Collection Template**	**SASRA/GG/3/2022** **(Revised October 2024)**	Provides general guidance to NWDT-SACCOs on the Procedures and Requirements for application for the renewal of their respective authorizations, including the prescribed timelines, the mandatory supporting documents, as well as the minimum annual data disclosures on their operations and activities.
20	**Minimum Requirements for Engagement with Third-Party System Integrators and Vendors**	**SASRA/GG/1/2023** **6th June 2023**	Provides minimum requirements which Regulated SACCOs must observe when engaging in the services of Third-Party ICT systems integrators and vendors, particularly for the mobile money and other electronic financial services delivery.
21	**Guidance Note on Corporate Governance for Regulated SACCOs in Kenya**	**SASRA/GG/2/2023** **June 2023**	It codifies the best international corporate governance practices and their application to Regulated SACCOs in contemporary times. The Guidance Note replaces the previous Guidelines on Good Governance which was issued by the Authority in 2015.

REGULATORY & SUPERVISORY OPERATING CIRCULARS AND GUIDELINES			
	DESCRIPTION OF CIRCULAR OR GUIDELINE	**REFERENCE AND ISSUE DATE**	**PURPOSE AND OBJECTIVES**
22	**Guidelines on Complaints Management by Regulated SACCOs**	**SASRA/MC/1/2023** **15th June 2023**	Provides the manner and procedures for complaint management by Regulated SACCOs, including the reporting framework of the complaints to the Authority.
23	**Guidelines for Regulated SACCOs on Combating Money Laundering, Terrorism Financing and Countering Proliferation Financing**	**Guideline No. SASRA/GG/1/2024** **Dated 24th June 2024**	Provides guidance and assistance to Regulated SACCOs on compliance with their Anti-Money Laundering, Combating Terrorism Financing and Countering Proliferation Financing obligations with the specific objective of – a) Highlighting the legislative and regulatory framework for Anti-Money Laundering, Combating Terrorism Financing and Countering Proliferation Financing and their administration as it relates to Regulated SACCOs. b) Identification, assessment and mitigation of Money Laundering /Terrorism Financing /Proliferation Financing risks in the SACCO industry. c) Providing guidance on detection, deterrence and reporting framework in relation to Anti-Money Laundering /Combating Terrorism Financing /Countering Proliferation Financing.
24.	**Circular on Payment of Dividends on Shares and Interest on deposits by SACCOs**	**MC & MSME/SDC/ADM (28) dated 4th December 2024**	Provides the framework which Regulated SACCOs must take into account prior to proposal for payment of rebates or dividend including prohibition of borrowings without approval of the Commissioner.
25.	**Financial Investments and/or deposits held by the Regulated SACCO Societies in the Kenya Union of Savings and Credit Cooperatives (KUSCCO)**	**SASRA/700/721/Vol. I (67) (Dated 14th January 2025)**	Provides general guidance to start recognizing impairment loss and make provisions for future write-off that may arise and recognition and measurement of financial investments including the impairment of financial assets deemed unrealizable.
26.	**Requirement by External Auditor to submit mandatory statutory report under Section 44(3) of the Sacco Societies Act**	**SASRA Circular 1 of 2025 dated 16th October 2025**	Provides general guidance to External Auditors to submit to the Authority the mandatory statutory report under Section 44(3) of the Sacco Societies Act.
27.	**Placement of Cooperative Funds**	**Commissioner's Circular Ref MC & MSME/SDC/OC/Vol. 11/2025 dated 23rd December 2025**	Prohibits SACCOs from investing SACCO funds in non-core business and unregulated entities.

APPENDIX III: GROWTH PERFORMANCE INDICATORS FOR DT-SACCOs

RANKING -2025	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (KSHS. BILLIONS)		TOTAL DEPOSITS (KSHS. BILLIONS)		GROSS LOANS (KSHS. BILLIONS)		TOTAL INCOME (KSHS. BILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
LARGE TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
1	MWALIMU NATIONAL DT	68.89	76.31	52.19	56.51	47.99	56.98	9.32	10.75
2	STIMA DT	66.51	75.27	46.69	52.19	54.89	57.49	10.26	10.82
3	KENYA NATIONAL POLICE DT	59.83	66.40	34.51	37.51	51.86	57.23	9.95	10.79
4	HARAMBEE DT	38.70	41.29	26.24	27.57	32.61	35.25	7.11	7.22
5	TOWER	28.04	34.56	20.99	26.21	22.60	26.36	4.33	5.28
6	UNAITAS	26.12	29.60	14.70	15.89	19.95	22.61	4.14	4.54
7	IMARISHA	24.58	28.14	17.99	20.51	19.75	23.60	4.17	4.68
8	AFYA	22.79	21.95	17.41	16.35	12.87	10.92	2.62	1.52
9	UNITED NATIONS DT	19.15	19.67	14.62	15.08	13.40	14.20	2.50	2.39
10	HAZINA	16.87	18.71	12.47	13.99	11.72	13.23	2.08	2.28
11	MENTOR	15.75	18.47	11.89	13.83	11.65	14.09	2.16	2.55
12	GUSII MWALIMU	16.24	18.40	11.20	12.54	14.78	16.98	2.61	2.98
13	TRANSNATION DT	14.34	17.95	8.00	12.68	13.29	16.48	2.57	3.29
14	WINAS	14.44	16.90	7.39	8.40	12.34	15.01	2.48	3.01
15	APSTAR DT	15.68	16.76	11.10	11.63	12.81	13.64	2.09	2.23
16	INVEST AND GROW (IG)	14.64	16.40	8.65	9.65	12.63	14.60	2.00	2.42
17	IMARIKA	14.57	16.14	9.35	10.46	12.63	13.97	2.27	2.49
18	BANDARI DT	13.70	15.07	8.80	9.52	9.33	10.13	2.11	2.14
19	QONA DT	12.95	14.80	9.76	10.45	10.24	12.10	1.54	1.72
20	BORESHA DT	13.03	14.70	8.62	9.98	10.56	11.77	1.80	2.07
21	DEFENCE	9.22	14.54	6.38	10.40	6.57	11.68	1.10	1.73
22	OLLIN	11.67	13.80	7.75	9.17	9.21	10.90	1.69	2.02
23	UNIVISION DT	11.55	13.59	8.11	9.50	9.90	12.51	1.86	2.30
24	COSMOPOLITAN DT	11.68	13.58	9.06	10.40	9.22	10.79	1.61	1.85
25	NEWFORTIS	11.84	13.07	9.09	9.98	8.55	10.56	1.65	1.90
26	KIMISITU DT	12.06	12.89	9.06	9.20	10.48	11.20	1.68	1.72
27	MHASIBU DT	11.22	12.67	8.67	9.67	9.53	10.43	1.28	1.43
28	PORTS DT	10.54	12.39	6.08	7.10	7.19	8.26	1.57	1.81
29	SHERIA DT	10.20	11.56	7.08	8.12	8.32	8.95	1.33	1.50
30	THE KENYA BANKERS	10.29	10.85	7.65	8.12	8.28	8.25	1.39	1.43
31	AMICA	8.73	10.79	6.51	7.85	6.70	8.39	1.36	1.61
32	UNISON	9.04	10.55	6.21	7.15	7.43	9.00	1.26	1.50
33	BINGWA	8.98	10.48	4.57	5.06	5.75	7.46	1.32	1.64
34	SOLUTION	9.87	10.03	6.67	7.09	7.37	7.17	1.61	1.67
35	K -UNITY	7.63	9.74	4.84	5.18	5.15	6.08	0.97	1.48
36	FORTUNE	7.93	9.60	4.45	5.52	6.70	8.81	1.28	1.52
37	YETU DT	7.86	9.38	4.87	5.58	5.93	6.75	1.15	1.27
38	MAGEREZA DT	8.24	8.95	5.74	6.19	5.04	5.54	0.95	1.11
39	NJIWA DT	8.00	8.86	6.28	6.90	6.23	6.84	0.94	1.02
40	USHURU	7.73	8.66	6.06	6.75	5.48	6.03	0.91	1.00

RANKING -2025	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (KSHS. BILLIONS)		TOTAL DEPOSITS (KSHS. BILLIONS)		GROSS LOANS (KSHS. BILLIONS)		TOTAL INCOME (KSHS. BILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
41	WAUMINI	7.40	7.97	5.61	6.05	6.36	6.76	0.84	0.91
42	TEMBO	6.24	7.77	4.53	5.06	4.53	4.85	0.83	0.96
43	GDC	5.86	7.32	4.32	5.25	5.21	6.33	0.73	0.89
44	KWETU DT	5.69	6.96	3.14	3.47	3.54	4.20	0.85	0.99
45	TAI	5.87	6.95	4.01	4.53	5.04	6.01	0.97	1.10
46	MAISHA BORA	6.23	6.81	4.21	4.56	4.23	4.75	0.80	0.88
47	CHAI	5.81	6.49	4.06	4.56	4.97	5.37	0.92	1.03
48	JAMII DT	5.92	6.26	3.96	4.31	4.06	4.17	0.75	0.74
49	CAPITAL	5.47	6.12	4.10	4.38	4.35	4.70	0.87	0.82
50	NDEGE CHAI	5.26	5.90	3.67	4.08	4.14	4.46	0.93	1.00
51	SHIRIKA DT	5.45	5.83	4.18	4.45	4.16	4.86	0.71	0.67
52	TAIFA	5.32	5.78	3.94	4.38	2.46	2.58	0.73	0.71
53	KENYA HIGHLANDS	5.45	5.75	3.67	3.97	3.91	4.31	0.88	0.95
54	NYATI	5.30	5.70	3.05	3.24	3.92	4.12	0.83	0.87
55	KENPIPE DT	5.05	5.61	3.44	3.75	4.26	4.52	0.70	0.74
56	NACICO	6.16	5.04	3.02	3.30	3.57	3.41	0.68	0.54
MEDIUM TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
57	NGÁRISHA	4.38	4.93	4.38	4.93	3.50	4.10	0.93	1.02
58	NATION DT	4.06	4.73	4.06	4.73	2.95	3.80	0.57	0.62
59	KENVERSITY	4.10	4.70	4.10	4.70	3.40	3.69	0.58	0.64
60	NAWIRI	4.12	4.51	4.12	4.51	2.46	2.70	0.78	0.82
61	NSSF	3.66	4.38	3.66	4.38	3.14	3.66	0.57	0.65
62	SKYLINE	3.68	4.36	3.68	4.36	2.72	3.12	0.54	0.60
63	THE NOBLE	3.90	4.21	3.90	4.21	3.33	3.69	0.64	0.73
64	BIASHARA DT	3.70	4.20	3.70	4.20	3.09	3.64	0.63	0.71
65	DIMKES DT	3.35	4.16	3.35	4.16	2.80	3.51	0.54	0.68
66	QWETU DT	3.84	4.06	3.84	4.06	3.19	3.30	0.62	0.69
67	MWITO DT	3.33	3.69	3.33	3.69	2.70	2.89	0.44	0.47
68	ASILI	3.26	3.47	3.26	3.47	1.70	1.77	0.37	0.43
69	WANANDEGE	2.55	3.23	2.55	3.23	2.08	2.61	0.40	0.51
70	UNITED WINNERS DT	2.54	2.95	2.54	2.95	1.81	2.03	0.28	0.31
71	ARDHI	2.63	2.93	2.63	2.93	2.24	2.41	0.33	0.38
72	FARIDI	2.49	2.85	2.49	2.85	2.13	2.53	0.46	0.53
73	TRANS NATIONAL TIMES DT	2.41	2.77	2.41	2.77	1.09	1.18	0.39	0.42
74	TRANS-ELITE COUNTY	1.88	2.66	1.88	2.66	1.04	1.40	0.28	0.40
75	CHUNA	2.37	2.57	2.37	2.57	1.71	1.78	0.36	0.41
76	AZIMA	2.39	2.56	2.39	2.56	1.65	1.76	0.32	0.35
77	UKRISTO NA UFANISI DT	2.20	2.52	2.20	2.52	1.75	2.05	0.25	0.29
78	DAIMA	2.17	2.47	2.17	2.47	1.37	1.60	0.37	0.45
79	KINGDOM	2.16	2.44	2.16	2.44	1.91	2.22	0.30	0.33
80	SOUTHERN STAR DT	1.96	2.25	1.96	2.25	1.29	1.58	0.35	0.41
81	TAQWA DT	1.73	2.17	1.73	2.17	0.98	0.96	0.09	0.13
82	SIMBA CHAI	2.06	2.12	2.06	2.12	1.60	1.50	0.32	0.30

RANKING -2025	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (KSHS. BILLIONS)		TOTAL DEPOSITS (KSHS. BILLIONS)		GROSS LOANS (KSHS. BILLIONS)		TOTAL INCOME (KSHS. BILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
83	WAKENYA PAMOJA	1.92	2.06	1.92	2.06	0.98	1.02	0.41	0.43
84	WANANCHI	1.83	1.96	1.83	1.96	0.97	1.05	0.31	0.33
85	TELEPOST	1.37	1.83	1.37	1.83	0.53	0.46	0.23	0.28
86	JOGOO DT	1.60	1.80	1.60	1.80	1.43	1.54	0.22	0.25
87	SMARTLIFE	1.62	1.78	1.62	1.78	0.96	1.14	0.25	0.32
88	MUKI	1.55	1.74	1.55	1.74	1.29	1.42	0.34	0.34
89	KEYSTONE DT	1.44	1.73	1.44	1.73	0.97	1.16	0.28	0.33
90	ECO-PILLAR	1.52	1.73	1.52	1.73	0.84	0.89	0.23	0.24
91	CENTENARY	1.54	1.71	1.54	1.71	1.11	1.25	0.24	0.26
92	UNIVERSAL TRADERS	1.59	1.68	1.59	1.68	1.33	1.34	0.26	0.26
93	EGERTON UNIVERSITY	1.43	1.63	1.43	1.63	0.89	0.94	0.15	0.18
94	ELIMU	1.49	1.61	1.49	1.61	1.02	1.03	0.28	0.31
95	2NK DT	1.30	1.60	1.30	1.60	1.11	1.32	0.14	0.18
96	SULUHU	1.37	1.57	1.37	1.57	1.22	1.36	0.26	0.30
97	TABASAMU	1.31	1.52	1.31	1.52	0.88	1.08	0.24	0.31
98	MAFANIKIO	1.30	1.50	1.30	1.50	1.03	1.25	0.22	0.27
99	WAKULIMA COMMERCIAL	1.15	1.49	1.15	1.49	1.03	1.31	0.15	0.16
100	TIMES U DT	1.35	1.49	1.35	1.49	1.05	1.10	0.25	0.29
101	AIRPORTS	1.32	1.46	1.32	1.46	1.16	1.19	0.19	0.21
102	JAMII YETU	1.31	1.46	1.31	1.46	0.99	1.13	0.19	0.22
103	FUNDILIMA	1.22	1.32	1.22	1.32	1.02	1.10	0.17	0.19
104	K-PILLAR	1.21	1.31	1.21	1.31	1.19	1.32	0.21	0.20
105	MAGADI	1.10	1.30	1.10	1.30	0.97	1.11	0.18	0.20
106	WANA-ANGA	1.26	1.30	1.26	1.30	0.91	0.85	0.19	0.19
107	METROPOLITAN NATIONAL	1.07	1.21	1.07	1.21	17.20	17.06	0.12	0.12
108	PRIME TIME	1.03	1.16	1.03	1.16	0.61	0.77	0.13	0.16
109	TARAJI	0.83	1.16	0.83	1.16	0.36	0.40	0.12	0.14
110	VISION AFRIKA	0.95	1.14	0.95	1.14	0.84	0.97	0.18	0.21
111	THAMANI	1.00	1.12	1.00	1.12	0.53	0.61	0.15	0.17
112	KWIKAS DT	0.91	1.07	0.91	1.07	0.64	0.74	0.15	0.16
113	DHABITI	0.75	1.02	0.75	1.02	0.53	0.63	0.16	0.18
SMALL TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
114	GOLDEN PILLAR	0.84	0.97	0.84	0.97	0.69	0.88	0.16	0.17
115	COUNTY	0.82	0.91	0.82	0.91	0.22	0.29	0.11	0.17
116	SIRAJI	0.74	0.90	0.74	0.90	0.49	0.58	0.12	0.15
117	NRS DT	0.82	0.87	0.82	0.87	0.58	0.61	0.14	0.14
118	LAINISHA	0.75	0.87	0.75	0.87	0.48	0.49	0.12	0.13
119	KIMBILIO DAIMA	0.87	0.86	0.87	0.86	0.66	0.72	0.13	0.13
120	GOOD HOPE	0.83	0.84	0.83	0.84	0.12	0.12	0.04	0.05
121	VISION POINT	0.76	0.78	0.76	0.78	0.38	0.44	0.19	0.18
122	SUPA	0.74	0.78	0.74	0.78	0.50	0.45	0.10	0.09
123	PATNAS	0.64	0.77	0.64	0.77	0.24	0.24	0.16	0.17

RANKING -2025	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (KSHS. BILLIONS)		TOTAL DEPOSITS (KSHS. BILLIONS)		GROSS LOANS (KSHS. BILLIONS)		TOTAL INCOME (KSHS. BILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
124	NAFASI DT	0.74	0.77	0.74	0.77	0.65	0.66	0.12	0.14
125	ORIENT	0.73	0.74	0.73	0.74	0.21	0.22	0.04	0.04
126	FARIJI	0.65	0.73	0.65	0.73	0.45	0.56	0.13	0.15
127	BARAKA	0.57	0.66	0.57	0.66	0.19	0.24	0.10	0.12
128	LENGO	0.60	0.65	0.60	0.65	0.43	0.47	0.13	0.14
129	BI-HIGH	0.64	0.64	0.64	0.64	0.44	0.44	0.06	0.06
130	VIKTAS	0.56	0.62	0.56	0.62	0.43	0.43	0.10	0.10
131	FORTITUDE DT	0.41	0.62	0.41	0.62	0.32	0.42	0.10	0.13
132	TABASURI DT	0.56	0.61	0.56	0.61	0.44	0.49	0.11	0.13
133	SHOPPERS	0.63	0.60	0.63	0.60	0.84	0.80	0.03	0.00
134	CHUKA UNIVERSITY	0.53	0.59	0.53	0.59	0.46	0.54	0.07	0.09
135	WEVARSITY	0.50	0.59	0.50	0.59	0.42	0.46	0.09	0.09
136	STRATEGIC DT	0.50	0.57	0.50	0.57	0.36	0.44	0.07	0.09
137	ACUMEN DT	0.51	0.55	0.51	0.55	0.38	0.42	0.07	0.07
138	SMART CHAMPIONS	0.46	0.51	0.46	0.51	0.43	0.48	0.09	0.10
139	ILKISONKO	0.40	0.49	0.40	0.49	0.33	0.36	0.07	0.08
140	KENYA ACHIEVAS	0.48	0.49	0.48	0.49	0.23	0.28	0.13	0.13
141	UFANISI DT	0.45	0.47	0.45	0.47	0.36	0.37	0.07	0.08
142	WASHA	0.43	0.47	0.43	0.47	0.37	0.37	0.06	0.07
143	MUDETE FACTORY TEA GROWERS	0.43	0.47	0.43	0.47	0.24	0.30	0.09	0.09
144	STAWISHA	0.37	0.47	0.37	0.47	0.30	0.36	0.07	0.09
145	JITEGEMEE	0.44	0.44	0.44	0.44	0.10	0.10	0.03	0.05
146	NYAMBENE ARIMI	0.37	0.41	0.37	0.41	0.25	0.28	0.09	0.10
147	JOINAS DT	0.35	0.41	0.35	0.41	0.28	0.31	0.05	0.06
148	KUMBUKUMBU DT	0.38	0.41	0.38	0.41	0.29	0.33	0.05	0.06
149	SETYON	0.15	0.40	0.15	0.40	0.08	0.28	0.01	0.09
150	KENCREAM	0.38	0.39	0.38	0.39	0.33	0.34	0.08	0.07
151	HOME BUSINESS	0.33	0.39	0.33	0.39	0.28	0.34	0.06	0.07
152	ENEA	0.28	0.38	0.28	0.38	0.20	0.27	0.04	0.06
153	AMMAR	0.33	0.37	0.33	0.37	0.31	0.30	0.06	0.06
154	TENHOS	0.38	0.35	0.38	0.35	0.23	0.22	0.06	0.07
155	EDIS	0.27	0.30	0.27	0.30	0.26	0.26	0.05	0.05
156	PUAN	0.30	0.30	0.30	0.30	0.21	0.21	0.03	0.03
157	SOTICO	0.27	0.28	0.27	0.28	0.21	0.22	0.04	0.05
158	BARATON	0.25	0.28	0.25	0.28	0.19	0.22	0.03	0.04
159	TRANS-COUNTIES	0.26	0.28	0.26	0.28	0.14	0.16	0.04	0.03
160	MWIETHERI	0.21	0.27	0.21	0.27	0.18	0.13	0.05	0.05
161	JUMUIKA	0.26	0.25	0.26	0.25	0.11	0.10	0.04	0.03
162	STAKE KENYA	0.24	0.24	0.24	0.24	0.11	0.11	0.03	0.03
163	DUMISHA	0.22	0.22	0.22	0.22	0.15	0.15	0.03	0.03
164	KOLENGE	0.21	0.21	0.21	0.21	0.10	0.11	0.02	0.03
165	AGRO CHEM	0.18	0.20	0.18	0.20	0.13	0.13	0.03	0.03
166	LAMU TEACHERS	0.19	0.19	0.19	0.19	0.08	0.08	0.00	0.01

RANKING -2025	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (KSHS. BILLIONS)		TOTAL DEPOSITS (KSHS. BILLIONS)		GROSS LOANS (KSHS. BILLIONS)		TOTAL INCOME (KSHS. BILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
167	NANDI FARMERS	0.16	0.19	0.16	0.19	0.09	0.12	0.03	0.04
168	NEXUS	0.17	0.18	0.17	0.18	0.10	0.12	0.02	0.02
169	TOPKRIM DT	0.16	0.18	0.16	0.18	0.03	0.04	0.01	0.02
170	THE APPLE	0.15	0.16	0.15	0.16	0.12	0.12	0.02	0.03
171	BIASHARA TOSHA	0.11	0.12	0.11	0.12	0.06	0.06	0.02	0.02
172	AINABKOI	0.10	0.11	0.10	0.11	0.02	0.03	0.01	0.01
173	UNI-COUNTY	0.10	0.10	0.10	0.10	0.06	0.06	0.02	0.02
174	KORU DT	0.08	0.09	0.08	0.09	0.05	0.04	0.01	0.01
175	GOOD FAITH	0.09	0.09	0.09	0.09	0.08	0.07	0.01	0.01
176	NDOSHA	0.08	0.09	0.08	0.09	0.06	0.06	0.01	0.01
177	GOODWAY	0.05	0.06	0.05	0.06	0.03	0.04	0.01	0.01
178	VIHIGA COUNTY	0.06	0.06	0.06	0.06	0.01	0.01	0.01	0.01
179	KABIYET	0.06	0.04	0.06	0.04	0.02	0.02	0.01	0.01

The Financial Statistics are based on the Regulated SACCOs' Audited Financial Statements for the period ended December 2025 which had been approved by the Authority as at 30th April, 2026. Any Audited Financial Statements approved after 30th April 2025 are excluded and shall be adjusted for the ensuing year.

APPENDIX IV: GROWTH PERFORMANCE INDICATORS FOR NWDT-SACCOs

RANKING-2025	NAME OF NWDT-SACCO SOCIETY	TOTAL ASSETS (KSHS. MILLIONS)		TOTAL DEPOSITS (KSHS. MILLIONS)		GROSS LOANS (KSHS. MILLIONS)		TOTAL INCOME (KSHS. MILLIONS)	
		2024	2025	2024	2025	2024	2025	2024	2025
LARGE TIERED (SIZED) NWDT-SACCOs BY TOTAL ASSETS									
1	UNITED WOMEN	6.94	8.09	5.88	6.79	6.40	7.67	0.77	0.89
2	KMA	6.78	7.26	5.47	5.89	4.54	5.38	0.79	0.79
3	COOPERATIVE BANK	6.11	6.83	3.63	4.17	4.92	5.71	0.80	0.97
4	BALOZI	6.02	6.13	4.38	4.50	5.01	4.82	0.75	0.75
5	PARLIAMENTARIANS	4.35	5.67	3.80	4.92	3.16	3.57	0.47	0.60
MEDIUM TIERED (SIZED) NWDT-SACCOs BY TOTAL ASSETS									
6	LAW SOCIETY OF KENYA	4.18	4.70	3.40	3.85	3.24	3.62	0.49	0.52
7	AMREF	3.88	4.16	3.09	3.24	3.33	3.58	0.42	0.48
8	VERONA HURUMA	3.31	3.72	2.59	2.88	1.10	1.24	0.41	0.46
9	UKAGUZI	3.31	3.70	2.45	2.68	2.86	3.06	0.46	0.51
10	BANKI KUU	3.01	3.53	2.16	2.15	2.80	3.14	0.42	0.47
11	EQUITY	3.05	3.28	2.50	2.68	2.89	2.96	0.36	0.34
12	KEWISCO	2.14	2.44	1.47	1.64	1.91	2.10	0.30	0.31
13	BUNGE	2.22	2.37	1.84	1.97	1.71	1.71	0.26	0.27
14	FINNLEMM	2.27	2.36	1.73	1.77	1.80	1.82	0.28	0.28
15	KENYATTA MATIBABU	1.91	1.98	1.55	1.58	1.79	1.79	0.25	0.27
16	UTABIBU	1.67	1.92	1.24	1.39	1.44	1.66	0.22	0.25
17	KENTOURS	1.40	1.63	1.06	1.25	0.89	1.15	0.18	0.21
18	BAT	1.50	1.62	1.21	1.31	1.03	1.01	0.17	0.19
19	NAIROBI WATER	1.41	1.61	1.05	1.21	0.96	1.09	0.16	0.21
20	BIBLIA	1.53	1.57	1.29	1.29	1.34	1.37	0.16	0.17
21	FORWARD	1.37	1.57	0.29	0.33	0.33	0.39	0.11	0.11
22	PCEA	1.31	1.48	0.97	1.08	0.95	0.97	0.16	0.17
23	SHELLOYEES	1.15	1.33	0.87	0.99	1.03	1.13	0.15	0.17
24	RELI	1.12	1.33	0.33	0.39	0.31	0.38	0.18	0.22
25	VISION	1.28	1.31	0.93	0.93	1.09	1.16	0.15	0.16
26	PCEA KAYOLE	1.12	1.30	0.91	1.07	0.89	1.05	0.12	0.14
27	UBORA	1.16	1.24	0.89	0.96	0.85	0.93	0.12	0.12
28	KAG	1.13	1.22	0.83	0.94	0.93	1.08	0.10	0.12
29	UTAFITI	1.11	1.16	0.90	0.93	0.80	0.79	0.13	0.13
30	RUPSA	0.96	1.08	0.75	0.81	0.77	0.87	0.12	0.14
31	FAMILY	0.93	1.08	0.67	0.77	0.77	0.85	0.10	0.12
32	KIRUNGII	1.05	1.01	0.94	0.89	0.77	0.80	0.10	0.10
SMALL TIERED (SIZED) NWDT-SACCOs BY TOTAL ASSETS									
33	SMART SAVERS	0.89	0.99	0.65	0.72	0.85	0.92	0.12	0.13
34	COMMUNICATION	0.80	0.91	0.67	0.75	0.74	0.80	0.10	0.11
35	TAA	0.88	0.89	0.73	0.30	0.22	0.21	0.06	0.06
36	POSTBANK	0.80	0.88	0.62	0.67	0.67	0.67	0.13	0.13
37	UNBOUND	0.91	0.87	0.44	0.48	0.17	0.19	0.11	0.10
38	UAMINIFU	0.89	0.83	0.48	0.42	0.77	0.75	0.12	0.09
39	UKOMBOZI	0.74	0.82	0.62	0.68	0.49	0.60	0.08	0.10

40	KINGSIZE	0.78	0.80	0.63	0.61	0.64	0.65	0.10	0.11
41	BLUE EAGLE	0.70	0.80	0.55	0.63	0.55	0.61	0.08	0.09
42	BRAEMEG	0.67	0.75	0.56	0.62	0.59	0.64	0.09	0.10
43	SHAMIRI	0.73	0.74	0.58	0.59	0.63	0.61	0.08	0.09
44	BANDS	0.64	0.73	0.51	0.59	0.57	0.64	0.08	0.09
45	TOTAL	0.70	0.71	0.56	0.58	0.63	0.66	0.07	0.08
46	RUBANI	0.58	0.70	0.49	0.59	0.38	0.54	0.06	0.07
47	NYUMBA GENERATIONS	0.58	0.69	0.45	0.53	0.51	0.63	0.07	0.08
48	CONCORDE	0.63	0.69	0.51	0.56	0.54	0.63	0.07	0.08
49	LOMPASAGO	0.64	0.69	0.49	0.50	0.44	0.42	0.10	0.11
50	MASTERWAYS	0.62	0.68	0.49	0.53	0.51	0.56	0.07	0.08
51	BROOKSIDE	0.61	0.66	0.47	0.50	0.55	0.60	0.08	0.09
52	RELIEF	0.57	0.66	0.44	0.51	0.48	0.56	0.06	0.07
53	DHAMINI	0.61	0.65	0.48	0.50	0.46	0.48	0.07	0.08
54	NAIROBI CONSUMERS	0.55	0.64	0.46	0.53	0.45	0.52	0.06	0.07
55	ADVENTIST	0.58	0.64	0.40	0.42	0.41	0.46	0.05	0.06
56	KENYA USA DIASPORA	0.57	0.61	0.48	0.50	0.39	0.43	0.06	0.06
57	FARMERS CHOICE	0.52	0.60	0.41	0.44	0.41	0.43	0.06	0.06
58	KENYA RURAL ROADS	0.53	0.59	0.46	0.50	0.49	0.54	0.05	0.06
59	KANISA	0.61	0.58	0.50	0.46	0.48	0.46	0.07	0.07
60	NENO	0.49	0.57	0.41	0.46	0.45	0.53	0.05	0.06
61	KEMRI	0.56	0.56	0.34	0.33	0.44	0.47	0.06	0.08
62	MZIMA SPRINGS	0.48	0.54	0.40	0.45	0.44	0.48	0.05	0.06
63	KIATU	0.54	0.53	0.43	0.43	0.22	0.22	0.06	0.04
64	MARIDHAWA	0.51	0.53	0.43	0.41	0.47	0.47	0.06	0.06
65	SAUTI	0.49	0.53	0.19	0.18	0.14	0.13	0.04	0.04
66	TRAMOM	0.44	0.52	0.32	0.38	0.35	0.40	0.07	0.08
67	BAMBURI WANANCHI	0.51	0.51	0.35	0.35	0.34	0.33	0.06	0.07
68	ACK IMANI TALENT	0.38	0.51	0.31	0.41	0.35	0.46	0.06	0.08
69	MOFAA	0.41	0.49	0.33	0.39	0.38	0.46	0.05	0.06
70	FUGO	0.41	0.44	0.29	0.31	0.32	0.34	0.05	0.05
71	EXAMS	0.42	0.43	0.35	0.36	0.33	0.35	0.05	0.05
72	WASKOM	0.39	0.41	0.30	0.31	0.29	0.31	0.04	0.05
73	TORCH	0.40	0.41	0.34	0.33	0.31	0.32	0.04	0.04
74	GRAIN BULK	0.37	0.40	0.29	0.31	0.32	0.34	0.05	0.06
75	SAWA	0.43	0.40	0.36	0.33	0.38	0.35	0.04	0.04
76	BARAKA YETU	0.33	0.38	0.25	0.29	0.33	0.38	0.07	0.07
77	LIMLAK	0.33	0.38	0.22	0.24	0.29	0.31	0.05	0.06
78	BARABARA	0.35	0.38	0.29	0.32	0.31	0.31	0.04	0.04
79	RADIO GUARD	0.37	0.37	0.29	0.29	0.26	0.29	0.04	0.04
80	ACK KIHARA PARISH	0.32	0.37	0.26	0.30	0.22	0.24	0.03	0.04
81	EMBASSAVA	0.30	0.37	0.23	0.28	0.18	0.23	0.04	0.04
82	KIDAPU	0.34	0.37	0.26	0.28	0.30	0.28	0.05	0.06
83	DAVIS & SHIRTLIFF	0.34	0.36	0.29	0.30	0.33	0.33	0.04	0.04
84	BALLOT	0.35	0.36	0.26	0.26	0.30	0.29	0.04	0.04
85	UOKOAJI	0.37	0.36	0.26	0.24	0.28	0.27	0.04	0.04
86	KENCHIC	0.31	0.35	0.25	0.28	0.20	0.23	0.04	0.04

87	HDL GLOBAL EXPRESS	0.33	0.35	0.28	0.29	0.29	0.31	0.04	0.04
88	KENYA RE	0.31	0.34	0.23	0.25	0.27	0.26	0.04	0.04
89	ABC EMPOWERMENT	0.33	0.34	0.32	0.32	0.24	0.23	0.03	0.03
90	EAGLES EYE	0.31	0.34	0.25	0.27	0.28	0.30	0.03	0.04
91	URBAN ROADS	0.36	0.33	0.26	0.27	0.32	0.29	0.04	0.04
92	BESTROCK	0.30	0.33	0.19	0.20	0.26	0.29	0.06	0.06
93	DUDU	0.30	0.33	0.25	0.26	0.27	0.30	0.04	0.05
94	DEVCO	0.29	0.33	0.24	0.27	0.24	0.28	0.04	0.04
95	CHRISTIAN ENTREPRENUERS	0.31	0.32	0.22	0.23	0.27	0.28	0.03	0.03
96	HELB	0.31	0.32	0.26	0.27	0.29	0.31	0.03	0.03
97	STOKE DIASPORA	0.23	0.30	0.12	0.15	0.07	0.11	0.03	0.05
98	3N	0.27	0.30	0.21	0.23	0.19	0.18	0.04	0.03
99	ICEA AGENTS	0.26	0.30	0.18	0.22	0.24	0.29	0.03	0.04
100	KILELE	0.36	0.30	0.28	0.23	0.26	0.20	0.05	0.05
101	GATHERS	0.28	0.30	0.24	0.26	0.09	0.13	0.03	0.03
102	NYUMBA	0.28	0.30	0.16	0.17	0.12	0.12	0.03	0.03
103	KIJABE	0.28	0.30	0.25	0.27	0.19	0.19	0.03	0.04
104	USIU AFRICA	0.32	0.30	0.28	0.27	0.24	0.23	0.03	0.03
105	PEFA NAIROBI CENTRAL	0.29	0.29	0.23	0.23	0.15	0.15	0.02	0.02
106	ACK THIKA TALENTS	0.27	0.29	0.20	0.22	0.19	0.20	0.03	0.03
107	CDF	0.27	0.28	0.20	0.21	0.25	0.22	0.04	0.03
108	KETEPA	0.26	0.28	0.16	0.17	0.22	0.22	0.04	0.04
109	IRRIGATION	0.26	0.28	0.20	0.21	0.19	0.22	0.03	0.03
110	HYPERFLORA	0.25	0.28	0.21	0.23	0.16	0.17	0.03	0.03
111	MTN	0.23	0.27	0.17	0.19	0.09	0.12	0.05	0.06
112	EPZA	0.25	0.27	0.20	0.21	0.20	0.22	0.03	0.03
113	VEGPRO	0.24	0.27	0.21	0.22	0.16	0.19	0.03	0.03
114	HILLS	0.25	0.27	0.18	0.19	0.23	0.24	0.03	0.03
115	APOLLOSURE	0.23	0.27	0.18	0.20	0.20	0.21	0.03	0.03
116	ZOGHORI	0.23	0.26	0.17	0.19	0.14	0.15	0.03	0.03
117	UWEZO	0.24	0.25	0.19	0.21	0.16	0.17	0.03	0.03
118	BUNISTA	0.24	0.25	0.15	0.16	0.16	0.20	0.03	0.03
119	UNGA	0.24	0.25	0.17	0.18	0.15	0.14	0.03	0.04
120	KENFAM	0.22	0.24	0.18	0.20	0.11	0.14	0.05	0.03
121	ESTA	0.22	0.24	0.18	0.20	0.19	0.20	0.03	0.03
122	QUEENSWAY	0.24	0.24	0.20	0.20	0.14	0.14	0.03	0.03
123	RAMCO	0.30	0.24	0.27	0.20	0.27	0.21	0.02	0.02
	KASNEB	0.22	0.23	0.16	0.17	0.19	0.19	0.03	0.03
125	CFAO	0.22	0.23	0.18	0.19	0.17	0.18	0.03	0.02
126	ALARMS	0.24	0.23	0.16	0.17	0.09	0.10	0.02	0.03
127	JACHIN	0.20	0.22	0.17	0.19	0.14	0.18	0.02	0.03
128	MAKTABA	0.24	0.22	0.14	0.09	0.21	0.15	0.04	0.03
129	MINET	0.20	0.22	0.16	0.18	0.10	0.08	0.02	0.02
130	KIMTECH	0.19	0.22	0.15	0.16	0.16	0.19	0.02	0.03
131	KENRED	0.20	0.21	0.16	0.18	0.16	0.16	0.02	0.02
132	MOUNT KENYA UNIVERSITY	0.18	0.21	0.15	0.16	0.15	0.18	0.02	0.02
133	PCEA MAKUPA PARISH	0.20	0.21	0.16	0.16	0.14	0.15	0.02	0.02

134	ENERGY	0.20	0.21	0.15	0.15	0.13	0.14	0.02	0.02
135	PARENTS PLAN	0.19	0.20	0.15	0.17	0.17	0.19	0.02	0.02
136	TRANSWEST	0.19	0.20	0.14	0.15	0.11	0.13	0.03	0.03
137	JAVA	0.17	0.20	0.14	0.16	0.12	0.14	0.02	0.02
138	KINGA	0.21	0.20	0.16	0.16	0.18	0.17	0.02	0.02
139	GREEN ARO	0.18	0.19	0.12	0.12	0.13	0.13	0.02	0.03
140	HACO	0.17	0.19	0.11	0.12	0.12	0.12	0.02	0.03
141	CIC	0.17	0.19	0.12	0.14	0.09	0.12	0.02	0.02
142	HEART	0.17	0.19	0.15	0.16	0.14	0.15	0.02	0.02
143	MADISON	0.18	0.19	0.12	0.13	0.15	0.15	0.02	0.02
144	KUTAFITI	0.18	0.18	0.15	0.15	0.14	0.12	0.02	0.02
145	ACCEL	0.21	0.18	0.16	0.13	0.19	0.14	0.02	0.02
146	KABARAK UNIVERSITY REGULATED	0.18	0.18	0.13	0.13	0.15	0.15	0.02	0.02
147	NENDENI	0.18	0.18	0.13	0.14	0.17	0.16	0.02	0.02
148	TETRA PAK	0.17	0.18	0.13	0.15	0.12	0.12	0.02	0.02
149	WASADO	0.16	0.18	0.12	0.13	0.13	0.14	0.02	0.03
150	JUMUIYA YA ULAYA	0.19	0.17	0.15	0.13	0.10	0.08	0.02	0.02
151	NIMEPATA	0.18	0.17	0.15	0.14	0.07	0.07	0.01	0.01
152	MATAARA TRAVELLERS	0.16	0.16	0.12	0.13	0.14	0.15	0.02	0.02
153	AIBK	0.16	0.16	0.13	0.13	0.16	0.17	0.01	0.02
154	FAULU BANK	0.18	0.16	0.12	0.10	0.14	0.14	0.02	0.02
155	NETWORK	0.18	0.16	0.14	0.13	0.05	0.03	0.01	0.01
156	HOECHEM	0.16	0.16	0.12	0.12	0.14	0.14	0.02	0.02
157	COTTS	0.15	0.16	0.13	0.14	0.11	0.10	0.02	0.02
158	MAJANEES	0.15	0.16	0.13	0.13	0.12	0.12	0.02	0.02
159	SISI KWA SISI	0.15	0.16	0.13	0.13	0.13	0.14	0.02	0.02
160	MKOMBOZI	0.16	0.16	0.14	0.13	0.09	0.08	0.02	0.02
161	MIKEBE	0.15	0.16	0.11	0.11	0.06	0.08	0.02	0.02
162	KIAMBU CHANIA	0.16	0.15	0.14	0.13	0.12	0.10	0.02	0.02
163	PANDA	0.14	0.15	0.10	0.11	0.11	0.12	0.02	0.02
164	KICO	0.14	0.15	0.10	0.10	0.15	0.15	0.02	0.02
165	THE STANDARD	0.16	0.15	0.13	0.13	0.04	0.03	0.00	0.00
166	OLKAUNSEL	0.15	0.15	0.12	0.12	0.13	0.13	0.01	0.01
167	AIRLINK	0.16	0.15	0.13	0.11	0.13	0.12	0.02	0.02
168	POLYTECH	0.15	0.14	0.12	0.12	0.09	0.09	0.02	0.02
169	LONDON	0.13	0.14	0.11	0.11	0.11	0.11	0.01	0.01
170	COCOTECH	0.13	0.13	0.11	0.11	0.10	0.11	0.01	0.01
171	RAMBHAI	0.13	0.13	0.11	0.11	0.09	0.10	0.02	0.02
172	TRANSGLOB	0.13	0.13	0.10	0.10	0.12	0.12	0.01	0.01
173	BESCO	0.13	0.12	0.10	0.10	0.06	0.06	0.01	0.02
174	REMBO SHUTTLE	0.12	0.11	0.09	0.09	0.09	0.07	0.04	0.04
175	GRAND GRANITE	0.09	0.11	0.05	0.07	0.01	0.01	0.01	0.01
176	UNIFYING	0.10	0.10	0.10	0.10	0.08	0.08	0.01	0.01
177	ROYAL MEDIA	0.11	0.07	0.14	0.12	0.16	0.13	0.01	0.01
178	DIGITAL MEDIA	0.03	0.03	0.03	0.03	0.03	0.03	0.01	0.01

APPENDIX V: FINANCIAL STABILITY INDICES FOR DT-SACCOs

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		INSTITUTIONAL CAPITAL TO TOTAL ASSETS (ICA)		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 10%		MINIMUM 8%		MINIMUM 8%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
1	MWALIMU NATIONAL DT	14.01%	13.96%	18.49%	18.85%	9.96%	9.89%	1.79%	3.40%	8.26%	2.42%
2	STIMA DT	19.22%	20.19%	27.38%	29.12%	12.55%	12.84%	1.14%	1.39%	6.53%	6.48%
3	KENYA NATIONAL POLICE DT	34.36%	35.67%	59.57%	63.14%	28.19%	30.11%	0.00%	0.00%	2.42%	2.33%
4	HARAMBEE DT	18.34%	15.11%	27.04%	22.63%	11.82%	8.00%	6.12%	6.07%	2.29%	5.25%
5	TOWER	15.15%	14.61%	20.24%	19.26%	9.60%	9.88%	0.88%	0.54%	4.24%	4.13%
6	UNAITAS	32.90%	34.74%	58.45%	64.71%	16.83%	20.09%	4.03%	5.16%	10.40%	8.70%
7	IMARISHA	17.55%	17.49%	23.99%	24.01%	8.01%	8.06%	2.14%	2.44%	1.04%	1.53%
8	AFYA	10.59%	13.63%	13.86%	18.30%	5.45%	7.56%	3.82%	3.18%	6.84%	7.83%
9	UNITED NATIONS DT	15.36%	16.26%	20.13%	21.21%	8.66%	9.30%	0.00%	0.00%	2.69%	4.06%
10	HAZINA	16.61%	16.15%	22.47%	21.61%	13.40%	12.95%	0.00%	0.00%	1.37%	2.00%
11	MENTOR	14.50%	14.60%	19.22%	19.50%	7.95%	7.75%	0.00%	0.00%	4.77%	3.75%
12	GUSII MWALIMU	19.98%	19.79%	28.99%	29.03%	15.10%	14.73%	0.00%	0.66%	9.12%	8.18%
13	TRANSNATION DT	18.15%	21.10%	32.50%	29.87%	12.76%	15.59%	0.00%	0.00%	3.81%	2.90%
14	WINAS	40.50%	42.22%	79.14%	84.94%	37.84%	39.75%	0.00%	0.00%	2.56%	1.61%
15	APSTAR DT	16.86%	15.42%	23.82%	22.21%	9.49%	8.02%	1.63%	2.40%	5.34%	4.93%
16	INVEST AND GROW (IG)	31.66%	32.94%	53.60%	55.98%	22.64%	23.69%	0.00%	0.00%	3.16%	3.91%
17	IMARIKA	26.03%	25.90%	40.57%	39.95%	19.43%	18.66%	2.34%	1.36%	5.66%	5.22%
18	BANDARI DT	24.13%	23.81%	37.54%	37.67%	19.75%	19.23%	0.00%	0.00%	8.32%	5.14%
19	QONA DT	15.61%	15.72%	20.70%	22.28%	7.60%	7.99%	1.66%	5.45%	3.28%	2.68%
20	BORESHA DT	15.33%	17.10%	23.16%	25.18%	8.13%	10.20%	8.53%	7.38%	8.36%	14.38%
21	DEFENCE	21.16%	20.44%	30.58%	28.58%	10.26%	12.00%	1.44%	0.00%	1.49%	1.87%
22	OLLIN	15.08%	17.87%	22.70%	26.90%	9.46%	9.68%	3.32%	0.00%	3.13%	4.86%
23	UNIVISION DT	20.66%	20.57%	29.44%	29.42%	11.75%	12.16%	0.00%	0.00%	1.98%	2.64%
24	COSMOPOLITAN DT	14.09%	15.26%	18.16%	19.92%	10.78%	11.99%	0.00%	0.00%	4.20%	6.12%
25	NEWFORTIS	14.39%	13.48%	18.75%	17.66%	12.90%	11.99%	0.00%	0.00%	1.08%	0.48%
26	KIMISITU DT	12.66%	18.95%	16.84%	26.56%	6.01%	11.68%	0.00%	0.00%	14.65%	13.80%
27	MHASIBU DT	13.06%	14.39%	16.89%	18.86%	4.34%	5.70%	0.00%	0.00%	4.96%	4.82%
28	PORTS DT	30.13%	28.89%	52.20%	50.39%	25.05%	23.85%	0.00%	0.00%	2.75%	2.37%
29	SHERIA DT	18.03%	18.17%	25.99%	25.86%	11.08%	11.47%	0.00%	0.00%	3.50%	2.80%
30	THE KENYA BANKERS	12.56%	12.56%	16.89%	16.78%	6.96%	6.92%	5.58%	4.09%	5.28%	6.03%
31	AMICA	11.02%	13.42%	14.78%	18.45%	0.91%	3.99%	4.23%	3.40%	23.15%	20.51%
32	UNISON	14.88%	16.15%	21.66%	23.83%	10.46%	11.04%	0.00%	0.00%	2.39%	2.16%
33	BINGWA	36.51%	36.36%	71.73%	75.29%	26.55%	27.20%	0.00%	0.00%	13.82%	11.53%
34	SOLUTION	14.42%	14.72%	21.34%	20.83%	7.09%	7.08%	9.13%	5.63%	2.95%	3.20%
35	K -UNITY	24.25%	22.58%	38.20%	42.45%	18.83%	18.08%	6.46%	4.40%	11.30%	9.78%
36	FORTUNE	27.43%	23.75%	48.91%	41.29%	19.22%	16.11%	6.28%	5.95%	15.53%	17.70%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		INSTITUTIONAL CAPITAL TO TOTAL ASSETS (ICA)		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 10%		MINIMUM 8%		MINIMUM 8%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
37	YETU DT	26.76%	26.07%	43.25%	43.83%	19.72%	17.58%	0.00%	2.45%	12.81%	11.15%
38	MAGEREZA DT	12.83%	13.69%	18.44%	19.78%	2.97%	4.42%	3.64%	1.12%	1.81%	1.62%
39	NJIWA DT	11.67%	13.15%	14.87%	16.89%	4.17%	4.52%	0.00%	0.00%	0.39%	0.29%
40	USHURU	12.83%	12.42%	16.36%	15.93%	8.24%	8.06%	0.00%	0.00%	0.43%	0.40%
41	WAUMINI	16.59%	16.75%	21.87%	22.09%	8.30%	8.16%	0.00%	0.00%	9.35%	9.18%
42	TEMBO	18.38%	14.04%	25.32%	21.56%	14.21%	10.46%	0.00%	0.00%	1.52%	1.60%
43	GDC	19.62%	18.80%	26.62%	26.23%	11.29%	10.64%	0.00%	0.00%	16.83%	12.82%
44	KWETU DT	24.45%	22.24%	44.39%	44.63%	16.62%	15.40%	3.54%	5.89%	3.08%	2.73%
45	TAI	22.57%	22.15%	33.09%	33.98%	12.34%	12.86%	2.21%	4.99%	11.06%	10.37%
46	MAISHA BORA	21.11%	22.12%	31.23%	33.03%	12.44%	13.23%	0.00%	0.00%	3.74%	4.74%
47	CHAI	21.37%	19.79%	30.57%	28.19%	9.01%	8.16%	0.00%	0.00%	1.14%	1.56%
48	JAMII DT	17.37%	17.47%	25.99%	25.36%	11.18%	11.22%	0.00%	0.00%	12.02%	19.19%
49	CAPITAL	13.99%	14.13%	18.66%	19.74%	8.58%	8.22%	0.00%	1.42%	34.04%	28.26%
50	NDEGE CHAI	17.22%	17.28%	24.69%	24.99%	11.08%	10.74%	4.33%	4.54%	2.45%	2.84%
51	SHIRIKA DT	15.50%	15.42%	20.21%	20.21%	9.44%	9.38%	0.00%	0.00%	1.99%	0.61%
52	TAIFA	22.81%	22.39%	30.84%	29.50%	7.99%	7.91%	0.00%	0.00%	6.40%	9.74%
53	KENYA HIGHLANDS	24.24%	23.66%	36.00%	34.25%	12.31%	11.75%	0.00%	0.00%	10.26%	26.44%
54	NYATI	33.11%	33.30%	57.66%	58.70%	26.21%	26.29%	0.00%	0.00%	8.64%	6.90%
55	KENPIPE DT	22.09%	22.54%	32.38%	33.69%	17.64%	17.74%	0.00%	0.00%	3.56%	3.04%
56	NACICO	24.63%	10.98%	50.24%	16.77%	19.79%	4.43%	14.92%	12.26%	5.27%	18.47%
57	NGÁRISHA	27.35%	29.88%	55.93%	61.31%	21.20%	24.11%	8.94%	4.77%	1.59%	1.17%
58	NATION DT	18.87%	18.49%	26.29%	25.78%	14.57%	14.07%	0.00%	0.35%	9.03%	7.89%
59	KENVERSITY	18.77%	19.39%	27.03%	28.77%	15.38%	14.68%	0.00%	0.00%	5.72%	4.60%
60	NAWIRI	33.15%	35.36%	61.44%	65.64%	26.80%	29.00%	0.00%	0.00%	11.40%	11.26%
61	NSSF	18.24%	18.98%	27.79%	30.46%	14.83%	15.57%	0.00%	0.00%	1.79%	1.50%
62	SKYLINE	17.53%	17.36%	25.61%	24.86%	9.96%	10.24%	5.04%	3.88%	7.08%	8.13%
63	THE NOBLE	16.59%	15.89%	21.71%	20.57%	9.15%	8.91%	0.00%	0.00%	1.19%	0.75%
64	BIASHARA DT	34.44%	34.30%	60.23%	57.05%	27.07%	27.45%	4.30%	1.62%	12.26%	15.03%
65	DIMKES DT	21.12%	21.31%	29.08%	29.47%	11.65%	12.65%	0.00%	0.00%	8.15%	6.37%
66	QWETU DT	10.82%	14.42%	15.50%	21.06%	4.99%	6.99%	10.32%	6.43%	27.99%	11.18%
67	MWITO DT	16.83%	17.38%	22.36%	23.36%	9.36%	9.46%	0.00%	0.00%	3.10%	2.64%
68	ASILI	19.01%	18.61%	31.68%	31.67%	8.87%	8.99%	12.41%	13.03%	0.45%	0.45%
69	WANANDEGE	21.07%	20.79%	29.43%	30.00%	14.56%	15.30%	0.00%	0.00%	3.02%	1.78%
70	UNITED WINNERS DT	14.88%	15.15%	19.20%	19.14%	34.31%	6.25%	0.00%	0.00%	4.24%	18.61%
71	ARDHI	10.16%	18.27%	23.65%	25.82%	8.14%	9.13%	0.00%	0.00%	1.56%	1.76%
72	FARIDI	37.52%	38.73%	73.64%	76.26%	32.04%	33.50%	0.00%	0.00%	0.04%	0.86%
73	TRANS NATIONAL TIMES DT	15.80%	10.06%	25.69%	17.82%	9.03%	4.04%	9.57%	17.26%	5.87%	17.85%
74	TRANS-ELITE COUNTY	25.51%	23.94%	58.85%	70.92%	24.14%	22.56%	0.00%	4.71%	12.64%	7.87%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		INSTITUTIONAL CAPITAL TO TOTAL ASSETS (ICA)		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 10%		MINIMUM 8%		MINIMUM 8%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
75	CHUNA	20.56%	20.28%	30.73%	31.96%	14.12%	14.13%	0.00%	0.00%	10.73%	6.96%
76	AZIMA	36.39%	34.92%	67.00%	64.58%	31.73%	30.45%	0.00%	0.00%	5.58%	12.03%
77	UKRISTO NA UFANISI DT	17.82%	18.54%	23.51%	24.55%	8.12%	8.98%	0.00%	0.00%	14.47%	13.46%
78	DAIMA	26.89%	26.67%	41.01%	40.98%	14.66%	14.18%	0.00%	0.00%	8.11%	6.66%
79	KINGDOM	22.15%	22.30%	32.53%	33.31%	15.83%	16.66%	0.39%	1.07%	21.05%	15.38%
80	SOUTHERN STAR DT	20.33%	20.22%	29.58%	29.67%	13.24%	13.36%	0.94%	0.00%	52.03%	41.43%
81	TAQWA DT	13.67%	13.52%	16.23%	15.92%	5.83%	6.75%	0.00%	0.00%	2.72%	2.96%
82	SIMBA CHAI	32.29%	33.93%	64.36%	67.51%	29.48%	31.13%	7.72%	4.41%	1.60%	1.49%
83	WAKENYA PAMOJA	37.28%	37.00%	76.84%	79.89%	6.26%	6.63%	0.00%	0.00%	37.55%	39.88%
84	WANANCHI	22.05%	21.88%	32.63%	33.96%	8.13%	7.40%	0.00%	0.00%	27.58%	95.94%
85	TELEPOST	24.40%	23.53%	72.24%	92.47%	16.21%	16.68%	0.00%	0.00%	33.18%	49.57%
86	JOGOO DT	11.87%	12.38%	14.88%	16.04%	6.58%	7.36%	0.00%	1.34%	0.94%	1.68%
87	SMARTLIFE	21.86%	24.47%	31.95%	36.13%	15.24%	18.08%	2.27%	0.00%	6.62%	4.65%
88	MUKI	24.07%	26.49%	35.31%	41.21%	11.48%	13.36%	0.00%	0.00%	6.04%	6.68%
89	KEYSTONE DT	16.82%	18.31%	32.11%	38.65%	12.91%	14.01%	11.58%	7.52%	4.77%	6.07%
90	ECO-PILLAR	23.39%	22.44%	38.59%	39.78%	14.33%	14.20%	12.54%	19.86%	0.23%	70.40%
91	CENTENARY	21.24%	21.39%	29.83%	30.39%	11.53%	11.96%	0.00%	0.00%	12.12%	10.66%
92	UNIVERSAL TRADERS	24.28%	24.61%	40.40%	38.90%	8.01%	8.38%	13.62%	9.89%	12.46%	14.57%
93	EGERTON UNIVERSITY	18.69%	17.48%	26.61%	26.91%	11.07%	10.79%	0.00%	0.00%	19.46%	9.00%
94	ELIMU	18.02%	16.97%	24.24%	24.02%	7.37%	6.45%	0.00%	0.00%	7.60%	8.01%
95	2NK DT	15.75%	14.98%	21.38%	20.30%	9.17%	12.14%	1.54%	0.42%	11.05%	11.93%
96	SULUHU	11.95%	11.94%	16.92%	16.60%	8.07%	8.05%	7.07%	5.96%	2.75%	3.32%
97	TABASAMU	32.20%	36.80%	57.60%	67.01%	24.06%	29.02%	0.00%	0.00%	3.15%	2.21%
98	MAFANIKIO	27.26%	25.87%	41.45%	38.75%	19.13%	18.28%	0.00%	0.00%	2.39%	2.27%
99	WAKULIMA COMMERCIAL	22.10%	20.47%	33.18%	31.59%	11.93%	10.74%	0.00%	4.17%	11.65%	9.43%
100	TIMES U DT	18.79%	19.47%	27.02%	29.02%	9.08%	9.53%	3.32%	4.50%	24.61%	23.20%
101	AIRPORTS	18.15%	18.28%	26.91%	27.00%	12.91%	12.73%	0.00%	0.00%	2.94%	5.44%
102	JAMII YETU	31.81%	32.10%	52.63%	54.14%	24.50%	23.83%	0.00%	0.00%	8.32%	8.23%
103	FUNDILIMA	12.57%	11.41%	15.64%	14.43%	10.35%	8.74%	0.00%	0.00%	1.20%	0.61%
104	K-PILLAR	43.71%	43.16%	99.77%	99.36%	25.47%	24.20%	0.00%	0.00%	41.83%	40.12%
105	MAGADI	17.35%	18.57%	23.89%	26.89%	11.04%	11.61%	0.00%	0.00%	1.26%	1.32%
106	WANA-ANGA	16.38%	17.34%	21.09%	22.48%	7.39%	8.02%	0.00%	0.00%	8.36%	13.86%
107	METROPOLITAN NATIONAL	-1172.81%	-1013.78%	-169.66%	-160.49%	-1275.41%	-1104.32%	536.14%	454.16%	98.99%	97.77%
108	PRIME TIME	16.57%	17.43%	21.55%	23.08%	8.84%	9.03%	0.00%	0.00%	3.75%	2.92%
109	TARAJI	16.33%	14.13%	26.09%	30.96%	8.34%	8.64%	5.52%	3.47%	11.15%	9.21%
110	VISION AFRIKA	23.59%	25.20%	38.74%	38.47%	8.15%	8.67%	10.17%	4.89%	5.51%	9.70%
111	THAMANI	23.51%	28.30%	36.46%	43.89%	11.47%	6.90%	0.00%	0.00%	16.81%	14.69%
112	KWIKAS DT	29.42%	27.81%	44.01%	40.46%	14.16%	16.22%	0.00%	0.00%	3.21%	3.05%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		INSTITUTIONAL CAPITAL TO TOTAL ASSETS (ICA)		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 10%		MINIMUM 8%		MINIMUM 8%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
113	DHABITI	16.95%	12.94%	27.32%	27.46%	5.80%	4.78%	8.05%	23.32%	13.46%	23.95%
114	GOLDEN PILLAR	21.91%	20.53%	31.55%	29.38%	11.28%	10.08%	0.00%	0.00%	5.70%	4.99%
115	COUNTY	28.44%	29.99%	59.09%	62.36%	13.48%	16.09%	3.15%	0.97%	39.25%	30.56%
116	SIRAJI	16.34%	15.31%	20.90%	21.34%	7.95%	7.91%	0.00%	9.03%	8.89%	13.78%
117	NRS DT	14.69%	15.01%	21.01%	20.57%	8.54%	8.81%	11.80%	8.70%	3.97%	5.68%
118	LAINISHA	41.73%	40.88%	84.27%	86.93%	30.06%	29.73%	0.00%	0.00%	16.62%	22.35%
119	KIMBILIO DAIMA	22.50%	23.74%	33.42%	36.46%	10.04%	9.72%	0.00%	0.00%	39.30%	45.18%
120	GOOD HOPE	13.57%	15.52%	19.89%	22.93%	10.77%	12.75%	0.00%	0.00%	18.02%	18.95%
121	SUPA	17.83%	17.96%	23.01%	22.90%	8.21%	8.38%	0.00%	0.00%	9.39%	13.17%
122	VISION POINT	22.89%	23.35%	32.34%	36.57%	14.56%	13.38%	0.00%	0.00%	19.52%	20.96%
123	PATNAS	18.02%	18.64%	47.76%	47.62%	5.76%	0.52%	15.13%	5.82%	2.17%	35.21%
124	NAFASI DT	21.94%	24.59%	30.64%	36.10%	13.79%	16.02%	0.00%	0.00%	4.05%	2.54%
125	ORIENT	21.66%	22.85%	37.04%	39.45%	18.55%	19.71%	18.58%	17.71%	18.94%	14.14%
126	FARIJI	32.01%	32.11%	51.92%	51.93%	13.74%	14.36%	0.00%	0.00%	20.17%	13.43%
127	BARAKA	31.56%	33.37%	50.00%	54.79%	15.19%	18.18%	0.00%	0.00%	1.82%	0.75%
128	LENGO	16.82%	16.90%	26.22%	26.83%	9.18%	9.24%	14.86%	14.06%	1.91%	2.25%
129	BI-HIGH	21.08%	21.08%	31.91%	31.91%	11.61%	11.61%	8.28%	8.28%	7.63%	7.63%
130	VIKTAS	25.07%	25.12%	36.90%	36.66%	10.35%	10.29%	0.00%	0.00%	10.96%	27.01%
131	FORTITUDE DT	37.54%	32.31%	68.93%	75.25%	29.96%	24.52%	0.00%	0.00%	9.77%	6.50%
132	TABASURI DT	24.17%	25.19%	35.73%	38.05%	9.22%	9.38%	0.00%	0.00%	12.17%	5.51%
133	SHOPPERS	-4.29%	-35.89%	-8.76%	-72.51%	-48.77%	-82.83%	2.47%	4.09%	89.61%	97.81%
134	CHUKA UNIVERSITY	25.22%	26.88%	38.01%	41.61%	21.26%	22.97%	0.00%	0.00%	0.76%	0.97%
135	WEVARSITY	18.87%	18.20%	27.52%	28.37%	10.82%	11.22%	3.98%	9.87%	3.48%	3.54%
136	STRATEGIC DT	15.87%	18.81%	20.01%	24.57%	3.91%	6.73%	0.00%	0.00%	8.68%	6.51%
137	ACUMEN DT	16.91%	18.03%	21.69%	23.54%	8.07%	8.18%	0.00%	0.00%	5.71%	6.64%
138	SMART CHAMPIONS	26.35%	27.21%	37.20%	38.99%	12.42%	13.55%	0.00%	0.00%	29.59%	29.15%
139	ILKISONKO	29.06%	30.83%	46.72%	50.34%	18.19%	19.77%	0.00%	0.00%	25.00%	21.61%
140	KENYA ACHIEVAS	42.03%	42.36%	84.58%	84.68%	6.36%	6.59%	0.00%	0.00%	12.67%	10.65%
141	UFANISI DT	18.10%	18.90%	25.37%	27.95%	12.49%	12.69%	0.00%	0.00%	3.41%	2.56%
142	WASHA	15.82%	15.82%	20.62%	20.94%	9.71%	8.92%	0.00%	0.00%	6.22%	11.41%
143	MUDETE FACTORY TEA GROWERS	33.53%	32.73%	53.11%	51.04%	16.70%	16.46%	0.00%	0.00%	35.20%	32.38%
144	STAWISHA	24.60%	22.80%	35.71%	34.64%	13.40%	13.36%	0.39%	4.29%	5.37%	5.65%
145	JITEGEMEE	-23.51%	-24.43%	-25.94%	-25.69%	-28.26%	-29.16%	26.38%	24.13%	43.65%	44.05%
146	NYAMBENE ARIMI	28.55%	29.70%	46.91%	52.44%	14.70%	16.34%	0.55%	0.00%	38.45%	37.45%
147	JOINAS DT	13.97%	16.64%	17.49%	21.47%	-2.52%	1.66%	0.00%	0.00%	31.09%	24.90%
148	KUMBUKUMBU DT	10.16%	14.13%	12.71%	18.46%	64.49%	8.16%	0.00%	0.00%	0.29%	0.23%
149	SETYON		17.25%		23.63%		11.36%		0.00%		4.33%
150	KENCREAM	22.85%	24.32%	33.47%	37.00%	12.85%	14.45%	0.00%	0.00%	4.58%	3.80%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		INSTITUTIONAL CAPITAL TO TOTAL ASSETS (ICA)		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 10%		MINIMUM 8%		MINIMUM 8%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
151	HOME BUSINESS	21.05%	24.34%	29.51%	35.69%	8.27%	11.56%	0.00%	2.10%	5.17%	5.90%
152	ENEA	26.76%	22.77%	39.19%	32.22%	13.25%	11.71%	0.13%	0.10%	20.13%	16.64%
153	AMMAR	25.21%	26.45%	36.14%	44.11%	11.65%	11.63%	0.00%	9.48%	6.93%	4.41%
154	TENHOS	21.57%	29.98%	38.25%	58.41%	7.58%	7.14%	14.66%	9.48%	21.02%	29.53%
155	EDIS	29.07%	28.48%	48.56%	46.56%	15.82%	15.60%	0.00%	0.00%	6.71%	7.94%
156	PUAN	21.06%	21.06%	33.51%	33.51%	18.82%	18.82%	15.72%	15.72%	5.47%	5.47%
157	SOTICO	17.25%	18.73%	23.80%	26.45%	9.19%	10.49%	0.00%	0.00%	2.49%	34.31%
158	BARATON	26.54%	26.89%	42.56%	44.07%	10.35%	10.39%	0.00%	0.00%	2.02%	2.26%
159	TRANS-COUNTIES	24.26%	23.86%	35.04%	33.15%	11.45%	11.46%	0.00%	0.00%	14.50%	17.50%
160	MWIETHERI	36.30%	35.90%	64.72%	65.31%	12.79%	13.79%	0.00%	0.00%	22.80%	32.90%
161	JUMUIKA	10.52%	16.13%	15.84%	27.24%	4.28%	6.88%	6.03%	6.18%	44.97%	48.65%
162	STAKE KENYA	22.64%	22.79%	33.10%	32.06%	10.92%	11.02%	3.40%	1.34%	25.53%	30.15%
163	DUMISHA	16.68%	16.13%	23.64%	22.86%	8.09%	7.54%	9.58%	9.58%	93.43%	93.43%
164	KOLENGE	32.80%	33.88%	54.68%	58.22%	27.20%	26.38%	0.00%	0.00%	1.85%	5.54%
165	AGRO CHEM	32.45%	30.00%	56.44%	62.90%	11.27%	10.85%	0.00%	3.70%	0.98%	7.92%
166	LAMU TEACHERS	-27.41%	-30.35%	-36.05%	-39.90%	-39.09%	-41.71%	30.04%	26.62%	91.84%	72.83%
167	NANDI FARMERS	32.99%	32.53%	53.17%	56.14%	23.80%	27.24%	1.34%	2.54%	16.09%	11.25%
168	NEXUS	22.08%	23.37%	30.62%	33.33%	17.64%	18.55%	0.00%	0.00%	3.25%	3.33%
169	TOPKRIM DT	15.60%	13.54%	23.71%	22.56%	8.45%	6.72%	1.18%	0.86%	24.65%	19.03%
170	THE APPLE	40.84%	39.93%	77.52%	75.21%	21.60%	20.74%	0.00%	0.00%	15.65%	9.38%
171	BIASHARA TOSHA	32.68%	35.54%	59.38%	60.28%	9.47%	10.45%	7.35%	0.00%	7.01%	6.71%
172	AINABKOI	21.25%	21.92%	36.17%	37.63%	7.18%	8.02%	0.00%	0.00%	24.35%	29.82%
173	UNI-COUNTY	20.36%	21.53%	27.95%	30.36%	12.73%	13.21%	0.00%	0.00%	0.80%	1.24%
174	KORU DT	28.58%	33.99%	47.00%	57.51%	15.43%	22.39%	0.61%	0.00%	9.27%	12.42%
175	GOOD FAITH	24.69%	25.32%	35.97%	37.91%	11.23%	12.03%	0.00%	0.00%	11.17%	14.58%
176	NDOSHA	-67.83%	-70.00%	-52.91%	-54.46%	-102.90%	-104.81%	31.41%	31.51%	38.98%	34.13%
177	GOODWAY	26.73%	25.90%	44.48%	44.60%	0.73%	0.75%	6.40%	12.08%	43.00%	30.47%
178	VIHIGA COUNTY	15.62%	17.89%	18.70%	21.98%	-20.38%	-19.56%	0.00%	0.00%	15.51%	8.39%
179	KABIYET	26.41%	26.72%	55.35%	54.67%	1.29%	-5.74%	24.35%	21.20%	17.34%	19.29%

APPENDIX VI: FINANCIAL STABILITY INDICES FOR NWDT-SACCOs

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		RETAINED EARNINGS& RESERVES TO CORE CAPITAL		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 8%		MINIMUM 5%		MINIMUM 5%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
1	UNITED WOMEN	6.54%	7.08%	7.72%	8.43%	62.74%	57.97%	0.00%	0.00%	12.40%	9.11%
2	KMA	10.61%	9.14%	13.14%	11.28%	68.48%	78.74%	0.00%	0.00%	6.57%	2.53%
3	COOPERATIVE BANK	8.64%	13.35%	14.53%	21.88%	182.27%	126.55%	4.24%	3.31%	1.70%	1.36%
4	BALOZI	7.25%	6.72%	9.96%	9.15%	70.52%	82.55%	6.08%	2.69%	1.98%	3.72%
5	PARLIAMENTARIANS	3.46%	4.35%	3.96%	5.01%	68.44%	58.39%	0.00%	0.00%	31.95%	27.97%
6	LAW SOCIETY OF KENYA	8.71%	8.43%	10.70%	10.29%	39.04%	43.23%	0.00%	0.00%	2.37%	2.20%
7	AMREF	11.63%	13.23%	14.61%	17.03%	52.86%	57.92%	2.55%	2.00%	0.00%	8.82%
8	VERONA HURUMA	12.61%	13.66%	16.14%	17.66%	65.92%	60.99%	0.00%	0.00%	5.37%	5.24%
9	UKAGUZI	12.67%	14.34%	17.13%	19.82%	100.12%	95.27%	0.00%	0.00%	1.32%	0.56%
10	BANKI KUU	12.14%	11.36%	16.92%	18.69%	51.72%	56.29%	4.66%	6.73%	5.97%	3.62%
11	EQUITY	9.69%	9.80%	11.84%	12.00%	50.41%	50.46%	0.00%	0.00%	5.47%	5.90%
12	KEWISCO	20.88%	21.78%	30.46%	32.50%	79.02%	76.12%	0.90%	0.46%	7.99%	6.51%
13	BUNGE	9.20%	9.05%	11.10%	10.89%	48.20%	51.05%	0.00%	0.00%	12.74%	14.12%
14	FINNLEMM	10.54%	10.68%	13.84%	14.30%	53.51%	55.46%	0.00%	0.00%	5.97%	5.85%
15	KENYATTA MATIBABU	8.00%	8.94%	9.84%	11.19%	57.73%	58.05%	0.00%	0.00%	3.46%	2.14%
16	UTABIBU	12.15%	11.82%	16.37%	16.23%	86.35%	89.66%	0.00%	0.00%	2.96%	1.62%
17	KENTOURS	10.94%	10.08%	14.44%	13.16%	65.21%	65.78%	0.00%	0.00%	9.98%	8.01%
18	BAT	10.11%	8.28%	12.54%	10.24%	41.80%	48.59%	0.00%	0.00%	0.00%	0.20%
19	NAIROBI WATER	15.88%	15.45%	21.23%	20.63%	70.82%	71.68%	0.00%	0.00%	2.97%	2.55%
20	BIBLIA	7.65%	8.98%	9.08%	10.97%	50.54%	45.71%	0.00%	0.00%	14.79%	8.50%
21	FORWARD TRAVELLERS	16.93%	17.17%	80.59%	82.23%	39.28%	41.25%	50.06%	50.33%	5.19%	8.67%
22	PCEA	10.61%	10.67%	14.34%	14.53%	52.96%	51.29%	0.00%	0.00%	9.35%	3.70%
23	SHELLOYEES	10.52%	9.44%	13.91%	12.68%	73.36%	75.58%	0.00%	0.00%	1.44%	0.94%
24	RELI	17.18%	22.09%	57.88%	75.29%	217.50%	172.52%	0.00%	0.00%	3.34%	3.34%
25	VISION	17.62%	19.47%	24.19%	27.51%	42.12%	48.17%	0.00%	0.00%	4.16%	0.69%
26	PCEA KAYOLE	11.75%	11.57%	14.43%	14.14%	36.49%	39.05%	0.00%	0.00%	3.88%	4.89%
27	UBORA	15.58%	15.40%	20.30%	19.82%	70.08%	69.27%	0.00%	0.00%	0.35%	0.20%
28	KAG	19.95%	18.95%	27.38%	24.49%	71.72%	71.56%	0.00%	0.00%	36.03%	26.18%
29	UTAFITI	9.18%	9.86%	11.35%	12.23%	51.11%	52.46%	0.00%	0.00%	1.45%	1.08%
30	RUPSA	14.94%	17.07%	19.17%	22.86%	66.22%	68.84%	0.00%	0.00%	1.80%	2.18%
31	FAMILY	11.23%	11.09%	15.46%	15.42%	82.83%	85.82%	0.00%	0.00%	0.67%	0.67%
32	KIRUNGII	5.16%	5.56%	5.81%	6.33%	60.20%	60.34%	0.00%	0.00%	0.38%	0.81%
33	SMART SAVERS	17.62%	18.44%	24.23%	25.42%	61.82%	58.01%	0.00%	0.00%	2.75%	3.84%
34	COMMUNICATION	6.51%	7.49%	7.84%	9.07%	84.50%	83.43%	0.00%	0.00%	0.53%	0.98%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		RETAINED EARNINGS& RESERVES TO CORE CAPITAL		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 8%		MINIMUM 5%		MINIMUM 5%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
35	TAA	-21.21%	-19.62%	-25.60%	-57.81%	-12.57%	-19.91%	0.00%	0.00%	9.96%	12.75%
36	POSTBANK	11.83%	12.56%	15.17%	16.43%	77.34%	79.53%	0.00%	0.00%	5.27%	4.38%
37	UNBOUND	20.93%	24.61%	43.28%	44.84%	84.34%	85.52%	0.00%	0.00%	9.02%	12.62%
38	UAMINIFU	36.02%	40.48%	66.68%	79.57%	56.53%	58.04%	0.00%	0.00%	0.88%	2.68%
39	UKOMBOZI	9.07%	8.61%	10.73%	10.40%	32.76%	35.04%	0.00%	0.00%	17.76%	10.34%
40	KINGSIZE	7.58%	9.10%	9.48%	11.90%	48.11%	58.26%	0.00%	0.00%	1.14%	0.11%
41	BLUE EAGLE	14.90%	13.22%	19.11%	16.66%	53.38%	49.88%	0.00%	0.00%	6.59%	4.57%
42	BRAEMEG	8.26%	8.54%	9.94%	10.35%	76.49%	77.40%	0.00%	0.00%	3.86%	4.19%
43	SHAMIRI	13.22%	17.64%	16.65%	22.42%	47.90%	61.16%	0.00%	0.00%	0.64%	1.78%
44	BANDS	11.01%	12.01%	13.68%	14.99%	41.51%	46.61%	0.00%	0.00%	9.82%	15.41%
45	TOTAL	6.50%	10.77%	8.16%	13.31%	79.01%	54.87%	0.00%	0.00%	1.28%	2.32%
46	RUBANI	8.35%	8.19%	9.83%	9.62%	84.30%	86.07%	0.00%	0.00%	0.00%	0.00%
47	NYUMBA GENERATIONS	14.80%	15.89%	19.01%	20.78%	54.10%	60.06%	0.00%	0.00%	0.91%	0.37%
48	CONCORDE	10.57%	11.19%	13.04%	13.70%	46.20%	52.96%	0.00%	0.00%	15.52%	16.36%
49	LOMPASAGO	3.38%	0.21%	4.45%	0.29%	147.34%	2904.09%	0.00%	0.00%	14.33%	13.01%
50	MASTERWAYS	12.22%	13.06%	15.42%	16.68%	60.10%	59.38%	0.00%	0.00%	0.23%	0.91%
51	BROOKSIDE	8.92%	10.84%	11.59%	14.40%	44.43%	52.21%	0.00%	0.00%	3.42%	0.66%
52	RELIEF	5.98%	6.65%	7.72%	8.68%	101.22%	95.34%	0.00%	0.00%	0.37%	0.40%
53	DHAMINI	10.67%	10.10%	13.58%	13.20%	43.34%	55.12%	0.00%	0.00%	11.37%	6.12%
54	NAIROBI CONSUMERS	10.56%	10.84%	12.61%	13.03%	42.29%	46.89%	0.00%	0.00%	0.92%	0.73%
55	ADVENTIST	19.48%	13.77%	28.31%	20.60%	36.62%	55.34%	0.14%	0.00%	2.74%	3.57%
56	KENYA USA DIASPORA	10.94%	12.93%	12.94%	15.68%	-26.67%	-9.66%	0.00%	0.00%	3.93%	3.14%
57	FARMERS CHOICE	9.79%	2.04%	12.40%	2.81%	31.58%	173.41%	0.00%	0.00%	2.36%	2.26%
58	KENYA RURAL ROADS	6.80%	8.01%	7.85%	9.42%	58.32%	59.70%	0.00%	0.00%	0.00%	0.00%
59	KANISA	9.99%	12.72%	12.08%	15.77%	53.39%	51.20%	0.00%	0.00%	13.07%	17.00%
60	NENO	12.19%	13.31%	14.80%	16.45%	46.61%	49.59%	0.00%	0.00%	5.59%	3.20%
61	KEMRI	20.25%	21.01%	33.07%	35.85%	87.79%	88.02%	9.91%	16.77%	0.30%	0.13%
62	MZIMA SPRINGS	10.77%	11.68%	12.83%	14.24%	50.16%	54.10%	0.00%	0.00%	1.94%	2.78%
63	KIATU	3.04%	-0.83%	3.85%	-1.02%	154.01%	-572.53%	0.00%	0.00%	0.21%	17.36%
64	MARIDHAWA	8.68%	10.66%	10.34%	13.92%	47.24%	55.60%	0.00%	0.00%	5.65%	6.69%
65	SAUTI	35.38%	17.82%	91.46%	52.35%	98.65%	183.47%	0.00%	0.00%	1.01%	1.33%
66	TRAMOM	9.83%	12.31%	13.33%	16.83%	27.53%	50.46%	1.29%	0.00%	7.96%	7.55%
67	BAMBURI WANANCHI	5.52%	13.47%	7.94%	19.47%	153.90%	121.35%	9.81%	7.40%	2.87%	11.37%
68	ACK IMANI TALENT		13.75%		16.92%		50.52%		0.00%		1.53%
69	MOFAA	10.91%	11.01%	13.66%	13.71%	45.60%	52.90%	0.00%	0.00%	1.30%	0.81%
70	FUGO	17.78%	20.55%	24.99%	29.26%	50.21%	49.67%	0.00%	0.00%	16.22%	22.44%
71	EXAMS	7.17%	8.00%	8.61%	9.59%	61.62%	67.08%	0.00%	0.00%	1.22%	2.57%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		RETAINED EARNINGS& RESERVES TO CORE CAPITAL		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 8%		MINIMUM 5%		MINIMUM 5%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
72	WASKOM	13.24%	17.05%	17.62%	22.83%	64.43%	71.77%	0.00%	0.00%	3.66%	4.87%
73	TORCH	7.02%	7.79%	8.41%	9.65%	63.48%	64.70%	0.00%	0.00%	4.00%	3.82%
74	GRAIN BULK	15.52%	14.48%	20.36%	18.80%	82.18%	80.32%	0.00%	0.00%	8.05%	10.63%
75	SAWA	7.68%	8.79%	9.02%	10.55%	52.58%	53.03%	0.00%	0.00%	0.51%	1.16%
76	BARAKA YETU	20.93%	20.00%	28.29%	26.05%	28.37%	30.54%	0.00%	3.10%	40.93%	40.87%
77	LIMLAK	24.28%	25.91%	36.86%	40.54%	75.39%	73.96%	0.00%	0.00%	13.84%	8.23%
78	BARABARA	8.25%	9.41%	9.77%	11.11%	47.48%	47.11%	0.00%	0.00%	1.03%	0.89%
79	RADIO GUARD	16.52%	15.53%	21.18%	19.97%	71.57%	68.62%	0.00%	0.00%	5.73%	5.45%
80	ACK KIHARA PARISH	11.37%	11.20%	13.92%	13.69%	50.31%	55.56%	0.00%	0.00%	7.86%	19.28%
81	EMBASSAVA	15.16%	13.77%	20.20%	18.07%	67.64%	68.56%	1.03%	0.61%	15.25%	9.91%
82	KIDAPU	10.53%	11.35%	13.69%	15.05%	49.94%	60.25%	0.00%	0.00%	9.14%	9.94%
83	DAVIS & SHIRTLIFF	8.60%	10.74%	10.18%	13.20%	64.37%	70.79%	0.00%	0.00%	3.69%	2.04%
84	BALLOT	11.06%	11.97%	15.11%	16.69%	71.81%	74.97%	0.00%	0.00%	0.00%	0.00%
85	UOKOAJI	9.42%	11.29%	13.57%	16.50%	-70.27%	-60.64%	11.13%	8.72%	35.57%	42.76%
86	KENCHIC	10.19%	11.40%	12.71%	14.38%	59.58%	55.10%	0.00%	0.00%	0.49%	1.31%
87	HDL GLOBAL EXPRESS	6.10%	7.27%	7.21%	8.73%	49.68%	50.72%	0.00%	0.00%	0.63%	1.04%
88	KENYA RE	8.14%	7.09%	10.72%	9.69%	90.84%	119.53%	0.00%	0.00%	7.44%	7.16%
89	ABC EMPOWERMENT	1.99%	5.79%	2.05%	6.19%	-377.60%	-133.83%	0.00%	0.00%	29.31%	61.20%
90	EAGLES EYE	10.34%	13.04%	12.63%	16.27%	23.69%	28.41%	0.00%	0.00%	14.26%	14.84%
91	URBAN ROADS		12.97%		15.88%		92.77%		0.00%		11.98%
92	BESTROCK	30.98%	31.14%	48.66%	49.91%	61.43%	62.32%	0.00%	0.00%	5.55%	7.57%
93	DUDU	8.91%	11.01%	10.64%	13.75%	40.13%	37.74%	0.00%	0.00%	0.82%	0.80%
94	DEVCO	8.98%	9.45%	10.95%	11.63%	76.17%	76.70%	0.00%	0.00%	5.52%	0.37%
95	CHRISTIAN ENTREPRENUERS	12.61%	13.31%	17.82%	18.35%	65.46%	61.67%	5.66%	2.78%	1.12%	1.54%
96	HELB	8.10%	9.23%	9.74%	11.11%	57.34%	53.67%	0.00%	0.00%	0.00%	0.00%
97	STOKE DIASPORA	37.56%	36.25%	72.17%	72.63%	19.41%	28.77%	0.00%	0.00%	0.00%	0.00%
98	3N	13.42%	14.18%	17.37%	18.57%	72.61%	64.36%	0.00%	0.00%	0.39%	0.00%
99	ICEA AGENTS	15.57%	16.50%	21.82%	23.02%	35.00%	43.51%	7.00%	5.35%	1.56%	1.51%
100	KILELE	13.10%	15.82%	16.54%	20.77%	37.09%	39.20%	3.43%	2.51%	60.75%	41.72%
101	GATHERS	3.43%	9.10%	3.96%	10.61%	36.61%	32.00%	0.00%	0.00%	11.87%	6.83%
102	NYUMBA	34.33%	33.09%	60.57%	56.59%	53.38%	53.92%	1.30%	0.00%	10.24%	6.08%
103	KIJABE	7.18%	8.02%	8.32%	8.98%	42.27%	47.38%	0.00%	0.00%	2.32%	2.62%
104	USIU AFRICA	6.92%	8.29%	7.94%	9.14%	71.56%	71.48%	0.00%	0.00%	2.81%	2.69%
105	PEFA NAIROBI CENTRAL	10.80%	10.80%	13.49%	13.49%	-19.14%	-19.14%	2.73%	2.73%	50.44%	50.44%
106	ACK THIKA TALENTS	21.09%	19.73%	28.19%	26.06%	41.71%	48.23%	0.00%	0.00%	10.57%	6.73%
107	CDF	13.78%	14.56%	18.04%	19.30%	54.16%	58.80%	0.00%	0.00%	7.77%	10.28%
108	KETEPA	24.15%	25.02%	39.35%	41.82%	102.26%	104.41%	0.00%	0.00%	1.13%	2.67%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		RETAINED EARNINGS& RESERVES TO CORE CAPITAL		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 8%		MINIMUM 5%		MINIMUM 5%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
109	IRRIGATION	14.91%	14.60%	19.93%	19.13%	73.70%	74.83%	0.00%	0.00%	3.71%	3.13%
110	HYPERFLORA	7.83%	8.40%	9.37%	10.13%	44.24%	49.50%	0.00%	0.00%	0.21%	0.72%
111	MTN	7.67%	8.63%	10.25%	12.01%	68.73%	64.05%	0.54%	3.34%	2.41%	14.28%
112	EPZA	13.91%	14.96%	17.04%	18.87%	40.68%	44.10%	0.00%	0.00%	6.78%	5.62%
113	VEGPRO	6.56%	8.01%	7.67%	9.51%	42.54%	57.18%	0.00%	0.00%	0.66%	0.26%
114	HILLS	10.57%	11.76%	14.62%	16.43%	62.27%	66.43%	0.00%	0.00%	3.90%	3.66%
115	APOLLOSURE	14.09%	14.82%	18.47%	19.65%	56.14%	60.59%	0.00%	0.00%	0.15%	1.00%
116	ZOGHORI	18.37%	20.19%	24.95%	27.66%	25.72%	30.20%	0.00%	0.00%	18.31%	10.81%
117	UWEZO	8.54%	8.70%	10.56%	10.63%	67.48%	71.20%	0.00%	0.00%	10.13%	28.91%
118	BUNISTA	18.20%	17.98%	28.34%	27.67%	72.24%	72.97%	0.00%	0.00%	0.66%	2.78%
119	UNGA	16.20%	16.49%	22.16%	23.06%	83.30%	80.26%	0.00%	0.00%	4.42%	5.08%
120	KENFAM		14.68%		17.54%		69.98%		0.00%		2.06%
121	ESTA	8.44%	9.45%	10.20%	11.67%	70.08%	73.59%	0.00%	0.00%	0.95%	0.35%
122	QUEENSWAY	10.96%	12.29%	13.33%	15.13%	41.13%	42.00%	0.00%	0.00%	14.83%	7.77%
123	RAMCO	6.32%	10.53%	7.15%	12.47%	21.34%	38.25%	0.00%	0.00%	0.40%	3.61%
124	KASNEB	17.06%	16.42%	23.79%	22.59%	64.40%	65.41%	0.00%	0.00%	4.98%	4.02%
125	CFAO	8.71%	9.46%	10.78%	11.63%	45.56%	47.70%	0.00%	0.00%	1.51%	1.30%
126	ALARMS	-4.86%	0.43%	-6.99%	0.59%	-63.30%	848.94%	5.75%	2.21%	9.97%	2.13%
127	JACHIN	8.70%	8.56%	10.34%	10.08%	51.89%	52.60%	0.00%	0.00%	4.37%	3.71%
128	MAKTABA	13.92%	-6.83%	23.53%	-17.27%	70.76%	-162.30%	20.39%	15.58%	10.51%	15.68%
129	MINET	6.16%	7.40%	7.36%	8.81%	94.55%	95.26%	0.00%	0.00%	0.00%	0.00%
130	KIMTECH	8.69%	10.16%	11.37%	13.50%	37.62%	46.95%	7.70%	5.28%	0.09%	0.05%
131	KENRED	9.12%	12.27%	10.95%	14.77%	68.14%	71.91%	0.00%	0.00%	2.28%	1.77%
132	MOUNT KENYA UNIVERSITY	9.77%	10.84%	11.78%	14.04%	47.68%	57.43%	0.00%	7.77%	3.87%	3.68%
133	PCEA MAKUPA PARISH	13.85%	15.42%	17.06%	19.38%	26.08%	29.43%	0.00%	0.00%	17.56%	4.13%
134	ENERGY	17.56%	10.84%	22.76%	15.14%	52.30%	85.13%	0.00%	0.00%	31.76%	26.98%
135	PARENTS PLAN	7.53%	8.38%	9.06%	9.91%	88.50%	89.91%	0.00%	0.00%	8.70%	12.88%
136	TRANSWEST	6.62%	6.20%	8.72%	8.15%	98.28%	111.75%	0.00%	0.00%	4.87%	5.97%
137	JAVA	13.86%	16.15%	17.64%	20.64%	22.55%	23.01%	0.00%	0.00%	6.46%	18.92%
138	KINGA	10.40%	10.77%	13.15%	13.58%	69.46%	72.52%	0.00%	0.00%	4.09%	3.69%
139	GREEN ARO	32.36%	33.15%	49.48%	52.73%	51.47%	54.47%	0.00%	0.00%	5.47%	4.39%
140	HACO	21.95%	18.79%	33.44%	29.84%	71.59%	81.68%	0.00%	0.00%	11.79%	4.37%
141	CIC	15.50%	15.18%	21.06%	20.63%	22.92%	23.83%	2.68%	2.36%	0.00%	0.21%
142	HEART	7.18%	7.93%	8.25%	9.19%	53.06%	49.27%	0.00%	0.00%	32.88%	28.37%
143	MADISON	24.07%	23.48%	34.20%	33.07%	22.47%	27.27%	0.00%	0.00%	7.33%	6.45%
144	KUTAFITI	9.87%	10.09%	11.59%	12.20%	50.81%	50.48%	0.00%	0.00%	0.48%	0.08%
145	ACCEL	8.70%	11.91%	11.37%	16.53%	83.68%	86.12%	0.00%	0.00%	0.34%	2.03%

RANKING BASED ON TOTAL ASSETS		CORE CAPITAL TO TOTAL ASSET (CCA)		CORE CAPITAL TO TOTAL DEPOSITS (CCD)		RETAINED EARNINGS& RESERVES TO CORE CAPITAL		EXTERNAL BORROWING TO TOTAL ASSETS		NPL RATIO	
	PRESCRIBED STANDARDS	MINIMUM 8%		MINIMUM 5%		MINIMUM 5%		MAXIMUM 25%		-	
	NAME OF THE DT-SACCO	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
146	KABARAK UNIVERSITY REGULATED	21.53%	22.07%	30.56%	31.34%	76.36%	75.07%	0.00%	0.00%	17.66%	14.32%
147	NENDENI	15.11%	16.12%	20.09%	21.27%	51.07%	50.49%	0.00%	0.00%	11.13%	11.18%
148	TETRA PAK	3.03%	1.86%	3.88%	2.26%	149.02%	318.29%	6.18%	0.00%	2.20%	13.23%
149	WASADO	10.80%	14.94%	14.18%	19.90%	53.36%	46.35%	0.00%	0.00%	0.70%	1.20%
150	JUMUIYA YA ULAYA	8.41%	9.48%	10.68%	12.28%	87.61%	87.73%	0.00%	0.00%	0.00%	0.00%
151	NIMEPATA	15.25%	13.61%	18.50%	16.17%	43.93%	35.19%	0.00%	0.00%	28.81%	29.98%
152	MATAARA TRAVELLERS	12.37%	12.37%	15.55%	15.64%	60.93%	62.22%	0.00%	0.00%	17.72%	12.85%
153	AIBK	12.07%	15.16%	14.26%	18.43%	24.11%	40.19%	0.00%	0.00%	38.15%	29.63%
154	FAULU BANK	18.91%	21.82%	27.82%	34.24%	42.39%	43.31%	0.00%	0.00%	3.23%	4.37%
155	NETWORK	13.49%	10.58%	16.93%	13.53%	73.79%	63.36%	0.00%	0.00%	33.80%	58.95%
156	HOECHEM	8.84%	9.40%	11.89%	12.98%	56.13%	57.91%	0.00%	0.00%	6.78%	7.43%
157	COTTS	9.40%	8.42%	11.34%	9.98%	95.46%	100.03%	0.00%	0.00%	0.00%	0.00%
158	MAJANEES	9.28%	13.04%	10.98%	16.24%	31.74%	49.55%	0.00%	0.00%	7.17%	3.77%
159	SISI KWA SISI	5.77%	7.20%	6.75%	8.41%	59.37%	58.86%	0.00%	0.00%	0.83%	0.02%
160	MKOMBOZI	7.47%	7.85%	8.76%	9.33%	72.93%	72.95%	0.00%	0.00%	25.10%	25.59%
161	MIKEBE	9.96%	9.66%	14.12%	13.75%	75.91%	83.50%	0.00%	0.00%	0.79%	0.69%
162	KIAMBU CHANIA	5.51%	8.08%	6.30%	9.22%	52.23%	65.44%	0.00%	0.00%	0.54%	1.32%
163	PANDA	17.67%	16.91%	23.81%	22.71%	87.66%	87.51%	0.00%	0.00%	0.43%	0.09%
164	KICO	22.10%	22.93%	30.68%	34.82%	27.26%	34.70%	0.67%	5.90%	14.50%	11.08%
165	THE STANDARD	5.44%	2.78%	6.47%	3.26%	91.28%	122.76%	0.00%	0.00%	20.31%	31.79%
166	OLKAUNSEL	9.05%	8.12%	11.14%	9.99%	102.12%	113.81%	0.00%	0.00%	3.75%	3.75%
167	AIRLINK	10.51%	17.01%	13.27%	22.03%	57.86%	70.76%	5.43%	0.00%	7.28%	6.06%
168	POLYTECH	7.85%	8.08%	9.64%	10.12%	61.53%	64.70%	0.00%	0.00%	0.01%	0.13%
169	LONDON	10.49%	9.87%	12.49%	11.83%	31.35%	41.18%	0.00%	0.00%	2.61%	1.82%
170	COCOTECH	8.10%	8.36%	9.39%	9.85%	53.22%	52.83%	0.00%	0.00%	0.00%	0.11%
171	RAMBHAI	8.40%	9.28%	9.83%	11.25%	65.63%	59.18%	0.00%	0.00%	2.70%	2.86%
172	TRANSGLOB	10.07%	11.00%	12.42%	13.73%	42.88%	47.97%	0.00%	0.00%	1.48%	0.59%
173	BESCO	13.10%	17.69%	17.12%	22.81%	52.94%	63.02%	6.66%	0.00%	9.13%	0.60%
174	REMBO SHUTTLE	12.25%	13.57%	15.18%	16.61%	81.14%	81.69%	0.00%	0.00%	37.34%	71.33%
175	GRAND GRANITE	35.96%	36.02%	61.84%	57.93%	25.77%	36.82%	0.00%	0.00%	0.00%	0.00%
176	UNIFYING	-4.84%	-2.99%	-4.73%	-3.01%	448.01%	641.08%	0.00%	0.00%	26.89%	9.38%
177	ROYAL MEDIA	-53.64%	-70.99%	-40.80%	-45.02%	108.49%	109.28%	20.02%	10.45%	45.71%	60.86%
178	DIGITAL MEDIA	4.88%	4.88%	5.61%	5.61%	-1181.77%	-1181.77%	0.00%	0.00%	86.42%	86.42%

APPENDIX VII: COMPREHENSIVE DIRECTORY FOR DT-SACCOs IN KENYA

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
1	**2NK SACCO SOCIETY LIMITED**	**Ms. Anne Nyawira Wanjohi** P.O. Box 12196 -10109 **Nyeri** **Telephone:** 061-2030340 **Cell phone:** 0721-374-310 **Email** *nnksacco@gmail.com*, *info@2nksacco.co.ke*,	Kang'aru Corner House, **Nyeri Town** **NYERI COUNTY**	1.	Karatina Town Centre	Nyeri County
2	**ACUMEN DT SACCO SOCIETY LIMITED**	**Mr. Peter Karanja Chege** P.O Box 1325 – 00200 **Nairobi** **Cell phone** 0713-805-770 0782-805-770 0771-878-920 Email : info@acumensacco.co.ke,	**Gashwe Plaza** , Magadi Road **Ongata Rongai Town** **KAJIADO COUNTY**			
3	**AFYA SACCO SOCIETY LIMITED**	**Ms. Lwanga Mbeche** P.O. Box 11607 - 00400, **Nairobi.** **Telephone:** 0202223970 0202223961 0202223959 **Email** info@afyasacco.com,	Afya Centre, Tom Mboya Street, **Nairobi City Centre** **NAIROBI CITY COUNTY**	1	Nairobi, Afya Centre Branch	Nairobi
				2	Nairobi –KNH Branch	Nairobi
				3	Nakuru Hospital Branch	Nakuru
				4	Eldoret – MTRH Branch	Uasin Gishu
				5	Kisii County Referral Hospital Branch	Kisii
				6	Kakamega Hospital Branch	Kakamega
				7	Kisumu Hospital Branch	Kisumu
				8	Mombasa Hospital Branch	Mombasa
				9	Meru Hospital Branch	Meru
				10	Nyeri Hospital Branch	Nyeri
4	**AGRO-CHEM SACCO SOCIETY LIMITED**	**Ms. Lilian Paskalia Aluoch** P.O. Box 94-40107, **Muhoroni** **Cell phone :** 0742-520-183 **Email**	Agrochem SACCO Building, Along KCB – Kenya Power Rd, **Muhoroni Town**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		agrochemsacco1@gmail.com,	**KISUMU COUNTY**			
5	**AINABKOI SACCO SOCIETY LIMITED**	**Mr. Joseph K. Kiplagat** P.O. Box 120-30101, **Ainabkoi** **Cell phone :** 0722-967-574 0111-290-378 **Email** afcsacco2008@yahoo.com , afcsacco2019@gmail.com,	Ainabkoi Building, **Ainabkoi Market Centre** **UASIN GISHU COUNTY**			
6	**AIRPORTS SACCO SOCIETY LIMITED**	**Mr. Harrison K. Song'e** P.O. Box 19048-00500 **Nairobi** **Cell phone :** 0715-843-888 0717-243-119 **Email** info@airportssacco.co.ke,	Airports SACCO Building, KAA HQs, **J.K.I.A, Nairobi City** **NAIROBI CITY COUNTY**			
7	**AMMAR SACCO SOCIETY LTD**	**Mr. Stanley Mwangi Njau** P.O. Box 6957-01000, **Thika** **Cell phone:** 0711-431-590 **Email** ammarsacco@gmail.com,	Elica Plaza, Kwame Nkrumah Road, **Thika Town** **KIAMBU COUNTY**			
8	**AMICA SACCO SOCIETY LIMITED**	**Dr. James Kimani Mbui** P.O. Box 816-10200 **Murang'a** **Cell phone:** 0729-333-444 **Email** hello@amicacs.co.ke,	Mugama Union Building, Uhuru Street, **Murang'a Town**	1	Murang'a Town Centre	Murang'a
				2	Thika Town Centre	Kiambu
				3	Kiriaini Market Centre	Murang'a
				4	Maragua Town Centre	Murang'a
				5	Kangema Town Centre	Murang'a
				6	Kandara Town Centre	Murang'a
				7	Kahuhia Trading Centre	Murang'a
				8	Kahuro Trading Centre	Murang'a
				9	Kirwara Trading Centre	Murang'a
				10	Kigumo Town Centre	Murang'a
				11	Kahatia Trading Centre	Murang'a
				12	Sabasaba Trading Centre	Murang'a

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
				13	Kagunduini Market Centre	Murang'a
				14	Gitugi Trading Centre	Murang'a
				15	Kangari Trading Centre	Murang'a
				16	Kenol Trading Centre	Murang'a
				17	Nairobi City Branch, Haile Selassie Avenue	Nairobi
				18	Gatara Trading Centre	Murang'a
			MURANG'A COUNTY			
9	**ARDHI SACCO SOCIETY LIMITED**	**Mr. Benard Muriithi Mariga** P.O. Box 28782-00200, **Nairobi** **Cell phone :** 0730-725-000 **Email :** info@ardhisacco.com,	Survey of Kenya Field HQs, Off Thika Road **Nairobi City** **NAIROBI CITY COUNTY**	1	Nairobi Branch, Ardhi House, 1st Ngong Avenue	Nairobi
10	**ASILI SACCO SOCIETY LIMITED**	**Ms. Grace Alinyo Chateya** P.O Box 49064, 00100, **Nairobi**. **Telephone:** 020-2630244/020 2699305 **Cell phone:** 0722 472 823 0733 472 823 **Email:** info@asilisacco.coop, asilisacco@yahoo.com,	Asili Co-op House, Lower Ngara Road, **Ngara, Nairobi City** **NAIROBI CITY COUNTY**	**1**	Muhuru Bay Branch, Muhurubay - Migori Road.	Migori
11	**APSTAR SACCO SOCIETY LIMITED**	**Dr. Richard Ongeri Nyaanga** P.O. Box 44071-00100, **Nairobi** **Cell phone:** 0111-035-600 **Email:** ceo@apstarsacco.coop info@apstarsacco.coop	Ukulima Co-operative House, Haile Selassie Avenue, **Nairobi City Centre** **NAIROBI CITY COUNTY**	1	Kisumu Town Branch	Kisumu
				2	Mombasa Town Branch	Mombasa
				3	Eldoret Town Centre	Uasin Gishu
				4	Kakamega Town Centre	Kakamega
				5	Embu Town Centre	Embu
				6	Nakuru Town Centre	Nakuru
				7	Kisii Town Centre	Kisii

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
				8	Meru Town Centre	Meru
12	**AZIMA SACCO SOCIETY LIMITED**	**Ms.Jane Kaimuri David** P.O. Box 1124-01000 **Thika** **Cell phone:** 0714-479-004, 0737-727-528, 0716-902-160, **Email:** *info@azimasacco.co.ke*	Azima Sacco Plaza, Wabera street, **Thika Town** **KIAMBU COUNTY**	1	Oldonyo Sabuk Town Branch, Oldonyo Sabuk – Kilimambogo Rd, Oldonyo Sabuk	Machakos
				2	Kiganjo Branch, Kiganjo Town-Thika	Kiambu
13	**BANDARI SACCO SOCIETY LIMITED**	**Mr. Joseph Otieno Bee** P.O Box 95011-80104, **Mombasa.** **Cell phone:** 0724-002 525 **Email:** info@bandarisacco.co.ke,	Bandari SACCO Plaza, Moi Avenue, **Mombasa City** **MOMBASA COUNTY**	1	Nairobi City ICD Branch, KPA Administration Block	Nairobi
				2	Kisumu Town Branch	Kisumu
				3.	Mombasa City FOSA Branch	Mombasa
14	**BARAKA SACCO SOCIETY LIMITED**	**Ms. Rose W. Ngacha** P.O Box 1548-10101, **Karatina.** **Cell phone:** 0723-723-296 **Email:** info@barakasacco.co.ke,	Baraka Sacco Bldg, Off-Kiaruhiu, **Karatina Town** **NYERI COUNTY**	1	Kiamariga Town Centre Branch	Nyeri
				2	Karatina	Nyeri
15	**BARATON UNIVERSITY SACCO SOCIETY LIMITED**	**Ms. Jacqueline Chepng'etich** P.O. Box 2500-30100, **Eldoret** **Cell phone:** 0700-750 450, **Email:** baratonsacco@ueab.ac.ke	University of Eastern Africa, Baraton, **Eldoret Town** **NANDI COUNTY**			
16	**BI-HIGH SACCO SOCIETY LIMITED**	**Ms. Elizabeth Machu** P.O Box 90-60500 **Marsabit** **Cell phone** : 0727-962-733 0751661818 **Email:**	Marsabit Teachers Plaza, Mosque Road, **Marsabit Town** **MARSABIT COUNTY**			

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		marsabitteacherssacco@yahoo.com				
17	**BIASHARA TOSHA SACCO SOCIETY LIMITED**	**Ms. Caroline Wawira Nderi** P.O. Box 189-60101, **Manyatta,** **Cell phone:** 0720-592-946 **Email :** biasharatosha2016@gmail.com	Gakundu F.C.S Building, Embu-Kianjokoma Road, **Manyatta Town** **EMBU COUNTY**			
18	**BIASHARA DT SACCO SOCIETY LIMITED**	**Ms. Rose Wangari Kimaru** P.O. Box 1895-10100, **Nyeri.** **Telephone:** 061- 2034206/7 **Cell phone:** 0722-557-188 **Email:** *biasharasacco@yahoo.com*	Biashara Sacco Building, Kimathi Way, **Nyeri Town** **NYERI COUNTY**	1	Rware Market Centre, Field Marshal Bldg	Nyeri
				2	Karatina Town, Commercial Street	Nyeri
				3	Othaya Town, Centre Point Plaza	Nyeri
				4	Mukurweini Town, Kangaru Building.	Nyeri
				5	Kiawara Branch, Gatarakwa Town Centre	Nyeri
				6	Nanyuki Town, Elshaddai Building	Laikipia
				7	Embu Town centre, Tujenge Building	Embu
				8	Thika Town centre, Uhuru Street	Kiambu
				9	Nairobi City Branch, La Jardine Hotel, Ngara	Nairobi
				10	Kitengela Town Centre	Kajiado
				11	Nakuru Town East Branch	Nakuru
				12	Kenol Town Centre	Murang'a
				13	Nyahururu Town Centre	Laikipia
19	**BINGWA SACCO SOCIETY LIMITED**	**Ms. Elizabeth Warui.** P.O Box 434-10300, **Kerugoya** **Telephone:** 060-2021278 **Cell phone:** 0725-713-471, 0707-069-180,	Bingwa SACCO Complex Building, Kutus/Karatina Rd, **Kerugoya Town**	1	Kagumo Town Branch	Kirinyaga
				2	Kimunye Market Centre Branch	Kirinyaga
				3	Karumandi Market Centre Branch	Kirinyaga
				4	Kiangai Market Centre	Kirinyaga
				5	Kiamutugu Market Centre	Kirinyaga
				6	Kibirigwi Market Centre	Kirinyaga
				7	Kagio Town Centre	Kirinyaga

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Email: *info@bingwasacco.coop* *bingwasaccolimited@yahoo.com*	**KIRINYAGA COUNTY**	8	Ngurubani Town Centre	Kirinyaga
				9	Nairobi Town Branch, Accra Road	Nairobi
				10	Kutus Town Centre Branch	Kirinyaga
				11	Kianyaga Town Centre	Kirinyaga
				12	Gatwe Shopping Centre	Kirinyaga
				13	Kitengela Town Branch	Kajiado
				14	Baricho Town Branch	Kirinyaga
				15	Githurai 45, Branch	Kiambu
				16	Githure Shopping Centre	Kirinyaga
				17	Kandongu Shopping Centre	Kirinyaga
				18	Ndiriti Shopping Centre Branch	Kirinyaga
				19	Kerugoya-Kamwana Branch	Kirinyaga
20	**BORESHA SACCO SOCIETY LIMITED**	**Mr. Jacob K. Mengich** P.O. Box 80-20103, **Eldama Ravine** **Cell phone:** 0720-200-689 0711-898-242 **Email:** *info@boreshasacco.co.ke*	Teachers Plaza, Market Road, **Eldama Ravine Town**	1	Kabarnet Town Centre	Baringo
				2	Marigat Town Centre	Baringo
				3	Mogotio Town Centre	Baringo
				4	Kabartonjo Town centre	Baringo
				5	Mochongoi Market centre	Baringo
				6	Barwessa Market centre	Baringo
				7	Eldoret Town Centre	Uasin Gishu
				8	Chemolingot Market centre	Baringo
				9	Eldama Ravine Town Office	Baringo
				10	Nakuru Town Centre	Nakuru
			BARINGO COUNTY	11	Kapsabet Town Centre	Nandi
				12	Tenges Town Centre	Baringo
				13	Mumberes Market Centre	Baringo
				14	Kapsaraman Market Centre	Baringo
				15	Kisanana Market Centre	Baringo
				16	Iten Town Centre	Elgeyo Marakwet
				17	Rumuruti Town Centre	Laikipia
				18	Kitale Town	Trans-zoia
21		**Mr. Stephen M. Mutonga**		1	Kanyakine Market centre	Meru

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
	CAPITAL SACCO SOCIETY LIMITED	P.O. Box 1479-60200, **Meru, Kenya** **Cell phone:** 0720244886/ 0708843287/0708843288 **Email:** *info@capitalsacco.co.ke*	MACCU Building, Kenyatta Highway, **Meru Town** **MERU COUNTY**	2	Gatimbi Market centre	Meru
				3	Nkubu Market centre	Meru
				4	Kinoro Market centre	Meru
				5	Githongo Market Centre	Meru
				6	Timau Town Centre	Meru
				7	Kionyo Market centre	Meru
				8	Kibirichia Market centre	Meru
				9	Mitunguu Market centre	Meru
				10	Kiangua Market centre	Meru
				11	Igoji Market centre	Meru
				12	Chaaria Market centre	Meru
				13	Kangeta Market centre	Meru
				14	Nairobi City CBD Branch	Nairobi
				15	Nkubu Town centre	Meru
22	**CENTENARY SACCO SOCIETY LIMITED**	**Mr. Phineas Koome Kithinji** P.O. Box 1207-60200, **Meru** **Cell phone :** 0715-467-290 **Email :** *info@centenarysacco.org*	Intercity Centre, Meru – Nanyuki Highway **Meru Town Centre** **MERU COUNTY**	1	Chuka Town Centre	Tharaka-Nithi
				2	Kinoro Town centre	Meru
				3	Marimanti Market Centre	Tharaka Nithi
				4	Mutuati Market Centre	Meru
				5	Timau Trading Centre	Meru
				6	Nkubu Town	Meru
23	**CHAI SACCO SOCIETY LIMITED**	**Mr. Festus Mwatee Mwambingu** P.O. Box 278-00200, **Nairobi** **Cell phone :** 0709-808-100 ; 0709-808-000 **Email :** *info@chai-sacco.co.ke*	Chai House, Koinange Street Nairobi City **NAIROBI CITY COUNTY**	1	Litein Town Centre, Manyata Plaza	Kericho
				2	Mombasa Town Centre, MKY Plaza	Mombasa
				3	Nkubu Town Centre	Meru
				4	Kisii Town Centre, MOCHA Place	Kisii
				5	Silibwet, Market Centre	Bomet

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
24	**CHUKA UNIVERSITY SOCIETY LIMITED**	**Ms. Mercy Kendi** P.O. Box, 109-60400 **Chuka** Cell phone: 0772689460 Email: *cusacco@gmail.com*	Student & Business Recreation Centre, **Chuka Town** **THARAKA NITHI COUNTY**			
25	**CHUNA DT. SACCO SOCIETY LIMITED**	**Mr. Joshua Tanui** P.O. Box 30197-00100, **Nairobi** **Cell phone :** 0705-951-672; 0704-424-520 0733-809-421 **Email :** *admin.chuna@uonbi.ac.ke*	Chuna Sacco Building, UON, Harry Thuku Rd, **Nairobi City** **NAIROBI CITY COUNTY**			
26	**COSMOPOLITAN DEPOSIT-TAKING SACCO SOCIETY LTD**	**Ms. Elizabeth Wambui Njoroge** P.O. Box 1931-20100, **Nakuru** **Telephone** 051-2212416 **Cell phone:** 0722-388-616 0706-678-954 **Email:** *info@cosmopolitansacco.co.ke*	Natec Plaza, Kijabe Row, **Nakuru Town** **NAKURU COUNTY**	1	Naivasha Town Branch, Jonka Building, Biashara Street	Nakuru
				2	Nakuru - Bahati Trading Centre Branch, Ebenezer House.	Nakuru
				3	Molo Town Centre Branch, Neema Kuu Plaza, Molo – Olenguruone Road	Nakuru
				4	Narok Town Branch, Next to Doctors Plaza, Narok – Mau Road	Narok
27	**COUNTY SACCO SOCIETY LIMITED**	**Ms. Nicolleta Mumbi Patrick** P.O. Box 21-60103, **Runyenjes** **Cell phone:** 0700-290 241 **Email:** *info@countysacco.com*	County Sacco Building, **Kanja Market Centre** **EMBU COUNTY**	1	Miandari Market Centre	Embu
				2	Runyenjes Town Centre	Embu
				3	Karurumo Market Centre	Embu
				4	Chuka Town Centre	Tharaka Nithi
28	**DAIMA SACCO SOCIETY LIMITED**	**Ms. Diana W. Mbogo** P.O. Box 2032-60100, **Embu** **Cell phone :**	Daima House, Kianjokoma Road, **Manyatta Town**	1	Kathangariri Market Centre	Embu
				2	Kiriari Market Centre	Embu
				3	Kianjokoma Market Centre	Embu

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		0758-362-003 **Email :** *info@daimasaccoltd.com*	**EMBU COUNTY**	4	Ishiara Market Centre	Embu
				5	Kibugu Market Centre	Embu
				6	Embu Town Centre	Embu
				7	Kiritiri Market Centre	Embu
				8	Mwea, Market Centre	Kirinyaga
29	**DEFENCE SACCO SOCIETY LTD**	**Brig. (Mr.) Nehemia Kemei** P.O. Box 40668-00100 **Nairobi** **Cell phone :** 0793-281-989; +254-20-513-4900; **Email :** info@defencesacco.com,	Ulinzi House, Lenana Road, **Hurlingham Centre, Nairobi** **NAIROBI CITY COUNTY**			
30	**DHABITI SACCO SOCIETY LIMITED**	**Mr. Jacob Kalawa** P.O. Box 353-60600, **Maua Town** **Cell phone:** 0701-911-765 **Email:** *info@dhabitisacco.co.ke,* *ceo@dhabitisacco.co.ke*	Dhabiti SACCO Building, Kanuni Road, **Maua Town** **MERU COUNTY**	1	Mikinduri Market Centre	Meru
				2	Muthara-Muriri Market Centre	Meru
				3	Laare Market Centre	Meru
				4	Maua Town Centre	Meru
				5	Kianjai Market Centre	Meru
31	**DIMKES DT. SACCO SOCIETY LIMITED**	**Mr. Benson Macharia Maina** P.O. Box 886-00900, **Kiambu Town** **Cell phone:** 0111033100 **Email:** *dimkessacco@yahoo.com;* *info@dimkessacco.co.ke*	Bishop Magua House, Biashara Street, **Kiambu Town.** **KIAMBU COUNTY**	1	Nairobi - River Road, Seed House	Nairobi
				2	Ngong' Town Centre	Kajiado
				3	Kiserian Town Centre	Kajiado
				4	Kikuyu Town Centre	Kiambu
				5	Limuru Town Centre	Nakuru
				6	Wangige Market centre	Kiambu
				7	Banana Hill Market Centre	Kiambu
				8	Kangemi Trading Centre	Nairobi
				9	Githunguri Town Centre	Kiambu
				10	Kimende Town Centre	Kiambu
				11	Ruaka Town Centre	Kiambu
				12	Kiambu Town Centre	Kiambu

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
32	**DUMISHA SACCO SOCIETY LIMITED**	**Mr. Nixon Lesimale** P.O. Box 84-20600, **Maralal** **Cell phone :** 0708087639/ 0713123677 **Email :** *stsacco@yahoo.com*	Teachers Plaza, Harambee street, **Maralal Town**. **SAMBURU COUNTY**	1	Baragoi Town Centre Branch, Wambogo Building	Samburu
33	**ECO-PILLAR SACCO SOCIETY LIMITED**	**Mr. Philip Ptoo** P.O. Box 48-30600, **Kapenguria** **Telephone:** 020-2626754 **Email:** *ecopillarsacco@gmail.com ;* *kapetrsacco@yahoo.com*	Teachers Plaza, Lotodo Street, **Kapenguria Town** **WEST POKOT COUNTY**	1	Turkana Branch, Lodwar Town, Opposite KCB Road.	Turkana
34	**EGERTON UNIVERSITY SACCO SOCIETY LTD**	**Ms. Charity Sambu** P.O. Box 178-20115, **Egerton** **Cell phone:** 0110009393/ 0770999002; **Email:** *info@egertonsacco.coop,* *info@egertonuniversitysacco.coop*	Egerton SACCO Plaza, Egerton University, **Njoro Township** **NAKURU COUNTY**	1	Laikipia University Branch	Laikipia
				2	Kisii University, Kisii Town campus, Kisii Town Centre	Kisii
				3	Njoro Town Branch	Nakuru
				4	Nakuru Town Branch, Belbur House.	Nakuru
35	**ELIMU SACCO SOCIETY LIMITED**	**Ms. Angela Nyanjog'** P.O. Box 10073-00100, **Nairobi** **Cell phone:** 0727-013 047, **Email:** info.elimu@elimusacco.com; elimusacco@gmail.com;	Elimu Hse, Mubiru Road, **South B, Nairobi City** **NAIROBI CITY COUNTY**	1	Lodwar Town Branch	Turkana
				2	Homa Bay Town Branch, Luore Plaza	Homa Bay
				3	Busia Town Centre Branch, Equity Bank Building	Busia
				4	Nairobi Branch	Nairobi
36	**ENEA SACCO SOCIETY LIMITED**	**Mr. Patrick Kagai Wanjohi** P.O. Box 1836-10101, **Karatina**	Rhino House . Kenol-Marua Road	1	Kiangararu, Karatina Town Centre	Nyeri
				2	Kiamariga Town Centre	Nyeri

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Telephone: 020-2640721 **Cell phone:** 0727-013-987 **Email:** *eneasacco@gmail.com*	**NYERI COUNTY**			
37	**FARIDI SACCO SOCIETY LIMITED**	**Mr. Dismas Panyako Esamai** P.O. Box 448-50400, **Busia** **Telephone:** 0552322262 **Cell phone:** 0702-275-343 **Email:** *info@faridisacco.co.ke*	Faridi Housing Plaza, Busia/Kisumu Road, **Busia Town** **BUSIA COUNTY**	1	Malaba Town Branch, Malaba – Bungoma Road	Busia
38	**FARIJI SACCO SOCIETY LIMITED**	**Mr. Francis Ngure Njihia** P.O. Box 589-00216, **Githunguri.** **Cell phone:** 0727-398-699 0792-790—108 **Email:** *saccokcdf@yahoo.com* *info@farijisacco.co.ke*	Diplomat House, **Githunguri Town Centre** **KIAMBU COUNTY**	1	Kimende Trading Centre Branch, Kimende Women Building	Kiambu
				2	Kagwe Trading Centre Bracnh, Moi Road.	Kiambu
				3	Kigumo Trading Centre Branch, Reria Building.	Kiambu
				4	Mundoro Market Centre	Kiambu
				5	Kanyoni Market Centre	Kiambu
39	**FORTITUDE SACCO LIMITED**	**Mr. Odhiambo Okoth Muganda** P.O. Box 237-40305, **Mbita** **Cell phone :** 0717-199-744 **Email :** *info@fortitudesacco.co.ke* *suteco.sacco@gmail.com*	Fortitude SACCO Building, **Mbita Township** **HOMABAY COUNTY**	1	Magunga Trading Centre Branch	Homabay
				2	Homabay Town Centre	Homabay
40	**FORTUNE SACCO SOCIETY LIMITED**	**Mr. Amos Kimotho Njeru** P.O. Box 559-10300, **Kerugoya** **Cell phone**: 0724-256-957	Fortune Plaza Main Street Road, Opp. ACK Cathedral, **Kerugoya Town**	1	Kagumo Town Centre Branch	Kirinyaga
				2	Kibirigwi Trading Centre Branch	Kirinyaga
				3	Kianyaga Trading Centre	Kirinyaga
				4	Kimunye Trading Centre	Kirinyaga

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		Email: *info@fortune.co.ke*	**KIRINYAGA COUNTY**	5	Karumande Trading Centre	Kirinyaga
				6	Kiangai Trading Centre	Kirinyaga
				7	Kiamutugu Trading Centre	Kirinyaga
				8	Sagana Trading Centre	Kirinyaga
				9	Kagio Trading Centre	Kirinyaga
				10	Kutus Trading Centre	Kirinyaga
				11	Mwea-Wanguru Trading Centre	Kirinyaga
				12	Baricho Town Branch	Kirinyaga
				13	Nairobi City Centre Branch	Nairobi
				14	Makutano Market Centre	Kirinyaga
				15	Ongata Rongai Town	Kajiado
41	**FUNDILIMA SACCO SOCIETY LIMITED**	**Mr. John Kamau Ndung'u** P.O. Box 62000-00200, **Nairobi** **Telephone :** 020-2356669 ; 011 – 4851307 **Email :** *fundilimasacco@yahoo.com;* *info@fundilimasacco.co.ke*	Fedha House, Hospital Road, JKUAT, **Juja Town Centre** **KIAMBU COUNTY**			
42	**GDC SACCO SOCIETY LIMITED**	**Mr. Charles Mutuku Kioko** P.O. Box 896-00216, **Githunguri** **Telephone:** 020-2015 366, **Cell phone:** 0723-400-611 **Email:** *info@gdcsacco.co.ke* githungurisacco@gmail.com,	GDC SACCO Plaza, Market Street, **Githunguri Town** **KIAMBU COUNTY**	1	Githiga Town Centre	Kiambu
				2	Kigumo Trading Centre	Kiambu
				3	Ikinu Market Centre	Kiambu
				4	Kwa Maiko Market Centre	Kiambu
				5	Mai Mahiu Trading Centre	Nakuru
				6	Ruiru Town Centre	Kiambu
				7	Kibichoi Town Centre	Kiambu
				8	Limuru Town Centre	Kiambu
43	**GOLDEN PILLAR SACCO SOCIETY LIMITED**	**Ms. Winfred Makena Nkonge,** P.O. Box 3192-60200, **Meru**	Imenti Complex, Next to Main Stage, **Meru Town**	1	Githongo Market Centre	Meru
				2	Nkubu Town Centre	Meru

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		Telephone: 064-3130025 **Email:** *imentisacco@yahoo.com* *goldenpillarsacco@gmail.com*	**MERU COUNTY**			
44	**GOOD FAITH SACCO SOCIETY LIMITED**	**Ms. Mary Njiiri Karanu** P.O. Box 224-00222, **Uplands** **Cell phone:** 0711-263-398 0708 414 490 0794 944 022 **Email:** info@goodfaithsacco.co.ke	Kiwa House, Githunguri Road, **Uplands Town, Nyambari** **KIAMBU COUNTY**			
45	**GOOD HOPE SACCO SOCIETY LIMITED**	**Mr. Elvis Salaton OlolKipai** P.O. Box 158-20500, **Narok** **Cell phone:** 0705-226-686 **Email:** *nteacherssacco@yahoo.com* goodhopesacco@gmail.com	Mwalimu Plaza Narok-Kijabe Road, **Narok Town** **NAROK COUNTY**	1	Kilgoris Town	Narok
46	**GOODWAY SACCO SOCIETY LIMITED**	**Ms. Esther Dorcus N Kabui** P.O. Box 626-10300, **Kerugoya** **Telephone:** 020-2348526 **Cell phone:** 0795-734561 **Email:** goodwaysacco@gmail.com	Machere Plaza, Back Street, **Kerugoya Town**. **KIRINYAGA COUNTY**			
47	**GUSII MWALIMU SACCO SOCIETY LIMITED**	**Mr. Jared Moenga Makori** P.O. Box 1335-40200, **Kisii**	Mwalimu House, **Kisii Town CBD**	1	Nyamira Town Centre	Nyamira
				2	Keroka Town centre	Nyamira

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		Cell phone : 0758-328201 **Email :** gusiimwalimusacco@yahoo.com gusiimwalimusacco.co.ke	**KISII COUNTY**	3	Ogembo Town Centre	Kisii
48	**HARAMBEE DT SACCO SOCIETY LIMITED**	**Dr. George Ochiri** P.O Box 47815 - 00100, **Nairobi** **Cell phone :** 0709-943-100 0709-943-000 **Email :** *info@harambeesacco.com*	Harambee Co-op Plaza, Uhuru Highway/Haile Selassie Ave. **Nairobi City Centre** **NAIROBI CITY COUNTY**	1	Mombasa Town Branch, Pandheer Court, Nkurumah Road	Mombasa
				2	Nakuru Town Centre Branch,	Nakuru
				3	Kisumu Town Centre Branch, Central Square Building, Oginga Odinga Road	Kisumu
				4	Eldoret Town Centre	Uasin Gishu
				5	Nanyuki Town Centre	Laikipia
49	**HAZINA SACCO SOCIETY LIMITED**	**Mr. Dickson Hongo Okungu** P.O Box 59877-00200, **Nairobi** **Telephone :** 020-2722106 020-2719098 **Cell phone :** 0701-819-685 0701-820-219 **Email :** *info@hazinasacco.or.ke*	Hazina SACCO Bldg. Kibera Rd, Off Ngong Rd. **Nairobi City** **NAIROBI CITY COUNTY**			
50	**HOME BUSINESS SACCO SOCIETY LIMITED**	**Mr. Moses Kamau** P.O Box 1073-20300, **Nyahururu** **Telephone:** 065-2022179 0723-776-530 **Email:** *homebusinesssacco@gmail.com*	TEK BIZ Centre, Koinange Street, **Nyahururu Town Centre** **LAIKIPIA COUNTY**	1	Sipili Trading Centre	Laikipia
				2	Kinamba Trading Centre	Laikipia
				3	Rumuruti Town Centre	Laikipia
				4	Oljabet Market Centre	Laikipia
				5	Ol jororok Town Centre	Nyandarua
51	**ILKISONKO SACCO SOCIETY LIMITED**	**Mr. Jacob Loimutie Murete** P.O. Box 91-00209, **Loitoktok Town** **Cell phone:**	Musangairo FCS Building, Loitoktok/Emali Road, **Loitoktok Town Centre**	1	Kimana Town Centre	Kajiado
				2	Rombo Town Centre	Kajiado

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		0704-977 722 0708-835-017 0757326217 **Email:** *ilkisonkosacco@gmail.com*	**KAJIADO COUNTY**			
52	**IMARIKA DT. SACCO SOCIETY LIMITED**	**Mr. George Yongo Ngala** P.O. Box 712-80108, **Kilifi Town** **Telephone:** 041-7522572 **Email:** *info@imarika.org*	Imarika Plaza Building Along Kenyatta Road, **Kilifi Town Centre** **KILIFI COUNTY**	1	Malindi Town Centre	Kilifi
				2	Mariakani Town Centre	Kilifi
				3	Mtwapa Town Centre	Kilifi
				4	Garsen Town Centre	Tana River
				5	Ukunda Town Centre	Kwale
				6	Bamba Trading Centre	Kilifi
				7	Mombasa Branch, Kengeleni Mall, Nyali	Mombasa
53	**IMARISHA SACCO SOCIETY LIMITED**	**Mr. Mathew Rotich** P.O. Box 682-20200, **Kericho** **Cell phone:** 0709 578 000 **Email:** *Imarisha@imarishasacco.co.ke*	Kipsigis Teachers Co-op House, Kericho-Nakuru Highway, **Kericho Town Centre** **KERICHO COUNTY**	1	Bomet Town Branch, Imarisha Building	Bomet
				2	Bureti Branch, Litein Town Centre	Kericho
				3	Awasi Trading Centre Branch – EAA Plaza	Kisumu
				4	Ndanai Market Centre Branch, Rahisi Plaza	Bomet
				5	Nandi Hills Town Centre Branch, Kolenge Building	Nandi
				6	Mulot Trading Centre, Wastabei	Bomet
				7	Keringet Town Centre Branch, Keringet Mall	Nakuru
				8	Narok Town Branch, Oltalet Mall	Narok
				9.	Eldoret Town Centre	Uasin Gishu
				10.	Kilgoris Town Centre	Narok
				11.	Nairobi Branch, TSC Upperhill	Nairobi
				12.	Nakuru Town Branch	Nakuru
				13	Kisumu Town centre	Kisumu
54	**INVEST AND GROW (IG) SACCO SOCIETY LTD**	**Mr. Peter A. Vuhya** P.O. Box 1150-50100, **Kakamega** **Telephone:** 2030868 **Cell phone:**	IG Plaza, Khalisia-Road, **Kakamega Town** **KAKAMEGA COUNTY**	1	Mbale Town Centre Branch	Vihiga
				2	Lumakanda Market Centre Branch	Kakamega
				3	Malava Town Centre Branch	Kakamega
				4	Mumias Town Centre Branch	Kakamega

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		0726-340 851 0736-333 334 **Email:** info@igsaccoltd.co.ke		5	Luanda Market Centre Branch	Vihiga
				6	Serem Market Centre Branch	Vihiga
				7	Butere Town Centre Branch	Kakamega
55	**JAMII DT. SACCO SOCIETY LIMITED**	**Mr. Daniel Achieng** P.O. Box 57929-00200, **Nairobi** **Telephone** 020-7903200 **Email:** info@jamiisacco.com	Jamii Sacco Court, Mukenia Rd, **South B, Nairobi City** **NAIROBI CITY COUNTY**			
56	**JAMII YETU SACCO SOCIETY LIMITED**	**Ms. Penina Kinya** P.O. Box 469-60600, **Maua** **Cell phone :** 0750-602-545 **Email :** mmhsacco@gmail.com; info@mmsacco.com	MMH SACCO Plaza, **Kanuni - Meru Road Maua Town** **MERU COUNTY**	1	Isiolo Town Centre	Isiolo
57	**JITEGEMEE SACCO SOCIETY LIMITED**	**Mr. Peter Somba Musya** P.O. Box 86937-80100, **Mombasa** **Cell phone :** 0728-700-800 **Email :** info@jitegemeesacco.co.ke	Kizingo House 2, Kaunda Road, **Mombasa City** **MOMBASA COUNTY**			
58	**JOINAS SACCO SOCIETY LIMITED**	**Ms. Phyllis Njeri Mwaura** P.O. Box 669-00219, **Karuri** **Telephone:** 020- 2071289 **Cell phone:** 0721-175-585 **Email:** info@joinassacco.com	Kanja Hse, Limuru-Banana Road, **Banana Hill Town Centre** **KIAMBU COUNTY**			
59	**JOGOO DT. SACCO SOCIETY LIMITED**	**Mr. Stephen Ng'ang'a Wairimu** P.O. Box 56074 - 00200, **Nairobi** **Telephone-**	Commodore Office Suites, **Langata, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		0202323919 0202324418 **Cell phone –** 0721694851 **Email –** *info@jogoosacco.coop* *jogoosacco@yahoo.com*	**NAIROBI CITY COUNTY**			
60	**JUMUIKA SACCO SOCIETY LIMITED**	**Mr. Naboth Otieno Ochieng** P.O. Box 14-40112, **Awasi** **Cell phone :** 0727588017/0724321702 **Email :** *jumuikasacco@gmail.com*	Chemelil Sports Complex, Awasi-Nandi Hills Rd. **Chemelil Town Centre** **KISUMU COUNTY**			
61	**KABIYET SACCO SOCIETY LTD**	**Mr. Evans Tuigong** P.O Box 195 – 30303, **Kabiyet** **Cell phone:** 0725-348-755. 0711-943-292. 0115-187-274 **Email:** kabiyetfinancial@gmail.com	Kabiyet L.R NO.82/ **Nandi/Ndulele** **Kabiyet** **NANDI COUNTY**			
62	**KENCREAM SACCO SOCIETY LTD**	**Mr. Boniface Kihara** P.O Box 30131-00100, **Nairobi** **Cell phone :** 0703-756-350 **Email :** *info@kencreamsacco.co.ke*	Creamery House, Dakar Road, **Nairobi City** **NAIROBI CITY COUNTY**			
63	**KENPIPE DT. SACCO SOCIETY LIMITED**	**Mr. Charles Mwasambu Mbango** P.O. Box 314-00507, **Nairobi** **Cell phone :** 0710-600-999 **Email :** *info@kenpipesacco.com*	Kenpipe Plaza, Sekondi Road, Off Nanyuki Road, **Industrial Area** **Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
64	**KENVERSITY SACCO SOCIETY LIMITED**	**Mr. Paul Njagatha** P.O. Box 10263-00100, **Nairobi** **Telephone:** 020-8002371/2 **Cell phone:** 0715-114 454. 0736-710 906 **Email:** *kenversitysacco@gmail.com;* *info@kenversitysacco.co.ke,*	Kenversity Plaza Kahawa Sukari, **Kahawa Area,** **Nairobi City** **NAIROBI CITY COUNTY**			
65	**KENYA ACHIEVAS SACCO SOCIETY LIMITED**	**Mr. Robert O. Ntabo** P.O. Box 3080-40200, **Kisii** **Cell phone :** 0715-997-611 **Email :** *info@achievassacco.co.ke*	Achievas Plaza Nyamache-Kilgoris Road, **Nyamache Town Centre** **KISII COUNTY**	1	Kenyerere Trading Centre	Kisii
				2	Nyacheki Trading Centre	Kisii
				3	Kiamokama Trading Centre	Kisii
				4	Ogembo Town Centre	Kisii
66	**THE KENYA BANKERS SACCO SOCIETY LIMITED**	**Mr. Lucas Ondong** P.O. Box 73236-00200, **Nairobi** **Telephone:** 020-5146500 **Email:** *help@kenyabankers.coop*	Kenya Bankers Sacco Centre, 3rd **Ngong Avenue,** **Nairobi City.** **NAIROBI CITY COUNTY**			
67	**KENYA HIGHLANDS SACCO SOCIETY LIMITED**	**Ms. Alice Kosgei** P.O. Box 2085-20200, **Kericho** **Cell phone:** 0719 – 471-633 **Email:** *ktgsacco@yahoo.com* *info@kenyahighlandssacco.co.ke*	Temiik House, Kericho – Kisumu Road, **Kapsoit Market Centre** **KERICHO COUNTY**	1	Kabianga Town Centre	Kericho
				2	Kericho Town CBD Branch	Kericho
				3	Bureti -Litein Town Centre	Kericho
				4	Silibwet Market Centre	Bomet
				5	Kaptumo Market Centre	Nandi
				6	Kiptagich Market Centre	Nakuru
68	**KENYA NATIONAL POLICE DT. SACCO SOCIETY LIMITED**	**Mr. Solomon A. Atsiaya** P.O. Box 51042-00200, **Nairobi** **Cell phone :** 0709-825-000 **Email :**	Kenya Police Sacco Plaza, Ngara Rd, **Ngara, Nairobi City**	1	Mombasa Town CBD, Moi Avenue	Mombasa
				2	Eldoret Town CBD Branch, Kirem Plaza	Uasin Gishu
				3	Kisii Town Centre Branch, MOCHA Place	Kisii
				4	Meru Town Centre Branch, SOLCO Plaza	Meru

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		info@policesacco.com	**NAIROBI CITY COUNTY**	5	Nyeri Town Branch, KASTURI Plaza	Nyeri
				6	Kakamega Town Branch, Daroon Foundation Building	Kakamega
				7	Nakuru Town Branch, Sailee House	Nakuru
69	**KIMBILIO DAIMA SACCO SOCIETY LIMITED**	**Mr. Henry K. Mosonik** P.O. Box 81-20225, **Kimulot** **Cell phone**: 0710-617-121 **Email:** kimbiliodaimasacco@gmail.com, info@kimbiliodaima.co.ke,	Chepsol Plaza, **Kimulot Town Centre** **BOMET COUNTY**	1	Kaptebengwet **Market Centre Branch**	Bomet
70	**KIMISITU SACCO SOCIETY LTD**	**Ms. Catherine Odhiambo** P.O Box 10454 – 00200 **Nairobi** **Cell phone** 0709-136-000 **Email** customercare@kimisitusacco.or.ke	AEA Plaza, **Valley Road.** **Nairobi City** **NAIROBI CITY COUNTY**			
71	**KINGDOM SACCO SOCIETY LIMITED**	**Mr. Joel Saitoti** P.O. Box 8017- 00300, **Nairobi** **Telephone:** 020-2089715 **Cell phone:** 0720-838 422; 0705-344-094 **Email:** info@kingdomsacco.com; finance@kingdomsacco.com	Empower House, Githurai 45, off Thika Road, **Githurai Area,** **Nairobi Metropolis** **KIAMBU COUNTY**			
72	**EDIS SACCO SOCIETY LIMITED**	**Mr. Joseph K. Mibei** P.O. Box 228-20400, **Bomet** **Cell phone:** 0728-876-976 **Email:** edissacco@gmail.com	Ngocho Building, Opp. NCPB Bomet Depot, **Bomet Town Centre** **BOMET COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
73	**KEYSTONE DT-SACCO SOCIETY LIMITED**	**Mr. Allan Ochieng Kawa** P.O. Box 2073-40100 **Kisumu** **Telephone:** 057-2024767 **Cell phone:** 0799-946-225 **Email:** *kitesacco@gmail.com* *info@kitesacco.com,*	Kenya Re-Insurance Plaza, **Bank Street, Kisumu City** **KISUMU COUNTY**			
74	**KOLENGE TEA SACCO SOCIETY LIMITED**	**Mr. Abraham Kiprotich** P.O. Box 291-30301, **Nandi Hills** **Telephone:** 020- 8022895 **Cell phone:** 0790-575-372 **Email:** *kolengetea@yahoo.com*	Kolenge Plaza, Henry Kosgei Road, **Nandi Hills Town** **NANDI COUNTY**	1	Kaptumo Trading Centre	Nandi
75	**K-PILLAR SACCO SOCIETY LIMITED**	**Ms. Soi Chepngetich Beatrice** P.O. Box 83-20403, **Mogogosiek** **Cell phone:** 0772-111-748 **Email:** *info@k-pillarsacco.co.ke,*	K-Pillar Building, Bomet-Litein Road, **Mogogosiek Township** **BOMET COUNTY**			
76	**KORU DT. SACCO SOCIETY LIMITED**	**Mr. Dickson Kipyegon Kipsisin** Private Bag 40100, **Koru** **Cell phone :** 0722-754-664 0729-833-308 **Email :** *korusacco@gmail.com*	Homa lime Company, **Koru Town** **KISUMU COUNTY**			
77	**K- UNITY SACCO SOCIETY LIMITED**	**Mr. Simon Njoroge Njenga** P.O. Box 268-00900, **Kiambu** **Telephone:**	Mapa House, Biashara Road, **Kiambu Town Centre**	1 2 3	Githunguri Town Kagwe Town Centre Suswa Town Centre	Kiambu Kiambu Narok

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		066-2222201 **Cell phone:** 0707-424-774 **Email:** *info@k-unity.co.ke*	**KIAMBU COUNTY**	4	Kiriita Town Centre	Kiambu
				5	Limuru Town, Ushiriki Bldg.	Kiambu
				6	Wangige Town Centre	Kiambu
				7	Kikuyu Town Centre	Kiambu
				8	Mai-Mahiu Town Centre	Nakuru
				9	Gikomba Market - Nairobi	Nairobi
				10	Banana Town Centre	Kiambu
				11	Naireka Enkare Trading Centre	Narok
				12	Ruaka Trading Centre	Kiambu
78	**KUMBUKUMBU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Eric Oluoch** P.O. Box 22330- 00400, **Nairobi** **Cell phone :** 0713957671 **Email** *info@kumbukumbusacco.co.ke*	National Museum Headquarters, **Nairobi City** **NAIROBI CITY COUNTY**			
79	**KWETU DT. SACCO SOCIETY LIMITED**	**Dr. Stanley Musa Kyelenzi** P.O. Box 818-90100, **Machakos** **Telephone:** 044-20160 **Cell phone:** 0722-840-682 **Email:** *info@kwetusacco.com*	Mwalimu Centre, Syokimau Road, **Machakos Town Centre** **MACHAKOS COUNTY**	1	Kibwezi Town Centre Branch, Davis House	Makueni
				2	Wote Town Centre Branch, Miwani Bldg.	Makueni
				3	Emali Town Centre Branch, Kindu Mall	Makueni
				4	Kikima (Mbooni) Trading Centre Branch, Kitunduni Bldg.	Makueni
				5	Matuu Town Centre Branch, PKM Building.	Machakos
				6	Kangundo Town Centre Branch, Canaan House	Machakos
				7	Mashuru Town Centre Branch, Opp. Olkeriai House	Kajiado
				8	Nunguni Market Centre Branch, Katoloni Building	Makueni
				9	Kalawa Market Centre Branch, Opp. Chief's Camp	Makueni
				10	Mwala Market Centre Branch, Opp. Duck Inn Hotel	Machakos
80				1	Ciagiini Town Branch	Kirinyaga

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
	LAINISHA SACCO SOCIETY LIMITED	**Mr. George Wang'ang'a Ndiga** P.O. Box 272-10303, **Wanguru** **Cell phone:** 0705-492 352. 0722-416-287 0722-300-214 **Email:** *info@lainishasacco.co.ke*	SACCO Building, Embu-Nairobi Rd, **Wanguru Town Centre** **KIRINYAGA COUNTY**			
81	**LAMU TEACHERS SACCO SOCIETY LIMITED**	**Mr. Isaac Mwangi Thuku** P.O. Box 110-80500, **Lamu** **Cell phone :** 0758-169-093 **Email :** *lamuteacherssacco@gmail.com;*	Lamu Teachers Housing Bldg. Galogalo Street, **Lamu Town** **LAMU COUNTY**	1	Mpeketoni Market Centre	Lamu
82	**LENGO SACCO SOCIETY LIMITED**	**Mr. William Karani Yaa** P.O. Box 1005 -80200, **Malindi** **Telephone:** 042-2131126 **Cell phone:** 0745-064-301 **Email:** *info@lengosacco.org*	Standard Arcade, Mama Ngina Rd, **Malindi Town** **KILIFI COUNTY**	1	Kilifi -Titanic Building	Kilifi
				2	Mtwapa Town Branch	Kilifi
83	**MAFANIKIO SACCO SOCIETY LIMITED**	**Ms. Eunice W. Kaboi** P.O. Box 86515-80100, **Mombasa** **Cell phone:** 0734- 402-011. 0733-402-011. 0711-400-784 **Email:** *info@mafanikiosacco.com*	Mombasa Teacher's Plaza, Naivasha Street **Mombasa Town Centre** **MOMBASA COUNTY**	1	Ukunda Town Centre Branch, Arusha Building	Kwale
84	**MAGADI SACCO SOCIETY LIMITED**	**Ms. Irene Ayuma** P.O. Box 13-00205, **Magadi** **Cell phone:** 0722-272-252. 0714-961-101 0111001700 **Email:**	Pam View Building, Magadi Road **Magadi Town** **KAJIADO COUNTY**			

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		info@magadisacco.co.ke				
85	MAGEREZA DT. SACCO SOCIETY LIMITED	**Mr. Augustine Mutisya** P.O. Box 53131-00200, **Nairobi** **Telephone:** 020-2244138 **Cell phone :** 0796-671887 **Email :** info@magerezasacco.coop magereza@magerezasacco.co.ke	Mageso Chambers, **Moi Avenue,** **Nairobi City Centre** **NAIROBI CITY COUNTY**	1	Mombasa – Shimo La Tewa Prison Branch	Mombasa
				2	Eldoret Town Centre Branch, Post Bank	Uasin Gishu
				3	PSTC- Ruiru Town Centre Branch	Kiambu
				4	Kisumu Town Centre Branch, Pioneer House	Kisumu
86	MAISHA BORA SACCO SOCIETY LIMITED	**Ms. Angela Mokua** P.O. Box 72713-00100, **Nairobi** **Cell phone :** 0709-446-000 **Email :** info@maishaborasacco.com	Maisha Bora Head office, Commercial Street, **Industrial Area, Nairobi City** **NAIROBI CITY COUNTY**	1	Nairobi CBD	Nairobi City
87	MENTOR SACCO SOCIETY LIMITED	**Ms. Joyce Waceke Ndegwa** P.O. Box 789 -10200, **Murang'a** **Cell phone :** 0111-026-000 **Email :** info@mentorsacco.co.ke	Mentor Plaza, Uhuru Highway, **Murang'a Town Centre** **MURANG'A COUNTY**	1	Kenol Trading Centre Branch, Highway Villa	Muranga
				2	Nairobi - Ngara Market Centre Branch, Park-Road House	Nairobi City
				3	Ithanga Market Centre Branch, Gitau Wanyoike Building.	Muranga
				4	Thika Town Centre Branch, Muranga Farmers House	Kiambu
				5	Kiambu Town Centre	Kiambu
88	METROPOLITAN NATIONAL SACCO SOCIETY LTD	**Mr. Cyrus Kariamwere Kariithi** P.O. Box 5684-00100,	Kiambu Municipality Biashara Street,	1	Thika Town Centre Branch, Marafique Plaza	Kiambu

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Nairobi **Cell phone :** 0709- 641 -000 0709- 641 -225 0709- 641 -131 **Email :** *info@metrosacco.co.ke*	**Kiambu Town Centre** **KIAMBU COUNTY**	2	Limuru Town Centre Branch, Gitungo House	Kiambu
89	**MHASIBU DT SACCO SOCIETY LIMITED**	**Ms. Eunice Wanjiku Kanyi** P.O. Box 31295-00600, **Nairobi** **Telephone:** 020 5141900 **Email** *info@mhasibusacco.com* *ceo@mhasibusacco.com*	ABSA Towers, Market Street **Nairobi Town Centre** **NAIROBI COUNTY**			
90	**MUDETE FACTORY TEA GROWERS SACCO SOCIETY LIMITED**	**Mr. Antony Bitinyo Shiyonzo** P.O. Box 221-50104, **Khayega** **Telephone:** 020-2633932 **Cell phone:** 0792-747-860 **Email:** *info@mudetesacco.co.ke*	SACCO Plaza, Kakamega- Kisumu Road, **Khayega Township** **KAKAMEGA COUNTY**	1	Sabatia Mudete Market Centre	Vihiga
91	**MUKI SACCO SOCIETY LIMITED**	**Ms. Violet Wanjiru Ndungu** P.O. Box 398-20318, **North Kinangop** **Cell phone:** 0711-794-957 **Email:** Muki.group@yahoo.com info@mukisacco.co.ke,	Muki House, Ndunyu - Njeru Road, **Ndunyu-Njeru Town Centre** **NYANDARUA COUNTY**	1	Engineer Market Centre	Nyandarua
				2	Miharati Market Centre	Nyandarua
				3	Kwa Haraka Market Centre	Nyandarua
				4	Olkalou Market Centre	Nyandarua
				5	Geta Market Centre	Nyandarua
				6	Murungaru Market Centre	Nyandarua
				7	Shamata Town Centre	Nyandarua
				8	Naivasha Town Centre, Gicheki Building, Kenyatta Avenue	Nakuru
92			Mwalimu Towers,	1	Kisumu Town Centre	Kisumu

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
	MWALIMU NATIONAL DT. SACCO SOCIETY LTD	**Mr. Kenneth Odhiambo Opiyo** P.O. Box 62641-00200, **Nairobi** **Telephone:** 020-29560000 **Cell phone :** 0709-898-000 0721-270-944 **Email :** *mwalimu@mwalimunationalsacco.coop;*	**Hill Lane, Off Mara Road,** **Nairobi City** **NAIROBI CITY COUNTY**	2	Nyeri Town Centre	Nyeri
				3	Webuye Town Centre	Bungoma
				4	Kisii Town Centre	Kisii
				5	Mombasa Town Centre	Mombasa
				6	Nairobi TSC Branch	Nairobi
				7	Eldoret Town Centre	Uasin-Gishu
				8	Nakuru Town Centre	Nakuru
				9	Meru Town Centre	Meru
				10	Kitui Town Centre	Kitui
				11	Machakos Town Centre	Machakos
				12	Kakamega Town Centre	Kakamega
				13	Nairobi Tom Mboya Street Branch	Nairobi
				14	Embu Town Centre	Embu
				15	Homabay Town Centre	Homabay
				16	Nairobi - Upper Hill	Nairobi
				17	Thika Town Centre	Kiambu
				18	Kapenguria Branch – Makutano Trading Centre	West Pokot
93	**MWIETHERI SACCO SOCIETY LIMITED**	**Mr. Kenneth Murage Nyaga** P.O. Box 2445-60100, **Embu** **Cell phone :** 0708-160-009 **Email :** *mwietherisacco@yahoo.com*	Rungeto Farmers Co-op Society Building, **Githure Market Centre** **KIRINYAGA COUNTY**			
94	**MWITO DT. SACCO SOCIETY LIMITED**	**Mr. George Mutwiri Mugambi** P.O. Box 56763-00200, **Nairobi** **Cell phone :** 0715-555-390 ; 0713-786-028 **Email :** *info@mwitosacco.coop*	Mwito House, Desai Road, **Nairobi City** **NAIROBI CITY COUNTY**			
95	**NACICO SACCO SOCIETY LIMITED**	**Mr. Phelix Onyango** P.O. Box 34525-00100,	NACICO Plaza, Landhies Road,	1	Nairobi-Makadara	Nairobi

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Nairobi **Telephone:** 020-2250025 **Cell phone :** 0709-390-000; 0717-056-287 **Email :** *info@nasicosacco.coop;*	**Nairobi City** **NAIROBI CITY COUNTY**	2	City Hall Annex, Nairobi City Centre	Nairobi
				3	Kisumu –Central	Kisumu
				4	Mombasa Centre	Mvita
96	**NAFASI DEPOSIT TAKING SACCO SOCIETY LIMITED**	**Ms. Claire Nasila** P.O. Box 41426-00100, **Nairobi** **Telephone** 205030580 **Cell phone:** 0728-102-039; 0737-479-373 **Email:** *info@nafasisacco.co.ke,*	Nairobi Grain Silos Complex, Outer-Ring Road, **Nairobi City** **NAIROBI CITY COUNTY**			
97	**NANDI FARMERS SACCO SOCIETY LIMITED**	**Ms. Janeth Sang** P.O Box 333-30301, **Nandi Hills** **Cell phone:** 0746728564 **Email:** *nandi_sacco@yahoo.com*	Nandi Hills Plaza, Market Street, **Nandi Hills Town** **NANDI COUNTY**			
98	**NSSF SACCO SOCIETY LIMITED**	**Mr. Anthony G. Kahoru** P.O. Box 43338-00100, **Nairobi** **Telephone:** +254202724003 254111018100 **Email:** *info@nssfsacco.co.ke*	Social Security House, Bishops Road, **Nairobi City** **NAIROBI CITY COUNTY**			
99	**NATION DT SACCO SOCIETY LIMITED**	**Mr. Morris Mutai** P.O. Box 22022-00400, **Nairobi** **Telephone:** 020-2223247 020-3288571 020-2624040	IPS Building, Kimathi Street, **Nairobi City CBD**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell phone : 0719-038-571 ; 0719-038-565 **Email :** *info@nationsacco.com* *nationsacco@ke.nationmedia.com*	**NAIROBI CITY COUNTY**			
100	**NAWIRI SACCO SOCIETY LIMITED**	**Mr. Joseph Njeru Mugo** P.O. Box 400-60100, **Embu** **Telephone:** 068 -30414, 2230586 **Cell phone:** 0707-635-364, 0110097057 **Email:** *info@nawiri.co.ke* *info@nawiri.or.ke*	EMCO Hse, Taifa Road, **Embu Town Centre** **EMBU COUNTY**	1	Runyenjes Town Centre	Embu
				2	Kairuri Trading Centre	Embu
				3	Kianjokoma Trading Centre	Embu
				4	Kathangariri Trading Centre	Embu
				5	Kiritiri Trading Centre	Embu
				6	Mbuvori Trading Centre	Embu
				7	Kanja Trading Centre	Embu
				8	Manyatta Embu Downtown	Embu
				9	Embu Town, EMCO House	Embu
				10	Siakago Branch Centre	Embu
				11	Mwea, Makutano Town Centre	Kirinyaga
				12	Githurai Trading Market	Kiambu
101	**NEXUS SACCO SOCIETY LIMITED**	**Mr. Ronny Mutuma Kimathi** P.O. Box 251-60202, **Nkubu** **Cell phone :** 0727-338-314 **Email :** *nexussacco@gmail.com*	Kathera House, Embu-Nkubu Road, **Nkubu Town Centre** **MERU COUNTY**			
102	**NDEGE CHAI SACCO SOCIETY LIMITED**	**Mr. Gilbert Kiprono Bett** P.O. Box 857-20200, **Kericho** **Telephone:** 052 - 30121/20316 052-20155 **Email:** *info@ndegechaisacco.com*	Ndege Chai House, Kisumu-Kericho Highway, **Kericho Town Centre** **KERICHO COUNTY**	1	Naivasha Town Centre	Nakuru
				2	Silibwet Trading Centre	Bomet
				3	Litein Town Centre	Kericho
103	**NDOSHA SACCO SOCIETY LIMITED**	**Mr. Bedford Kigundi Mbae** P.O. Box 532-60401, **Chogoria, Maara** **Telephone:** 22620 Ext. 2101/2095	Ndosha Sacco Plaza, **Chogoria Town Centre**			

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell phone: 0729-722-900 0727-535-986 **Email:** *ndoshasacco@yahoo.com*	**THARAKA-NITHI COUNTY**			
104	**NG'ARISHA SACCO SOCIETY LIMITED**	**Mr. Mackline Wamukota** P.O. Box 1199-50200, **Bungoma** **Telephone:** 055-30286/30546 **Cell phone:** 0728-219-226 **Email:** *info@ng'arishasacco.co.ke;* *bungomateacherssacco@yahoo.com;*	Bungoma Teachers SACCO Plaza, Moi Avenue, **Bungoma Town Centre** **BUNGOMA COUNTY**	1	Naitiri Town Centre	Naitiri Town Centre
105	**NRS SACCO SOCIETY LIMITED**	**Mr. Elias Muthomi Maingi** P.O Box 575-00902, **Kikuyu** **Cell phone:** 0724-256-190 **Email:** *info@nrssacco.co.ke* *ndetikasacco@yahoo.com,*	Ondiri Building, Kikuyu Road **Kikuyu Town Centre** **KIAMBU COUNTY**	1	Wangige Market Centre	Kiambu
				2	Nderi – Ketri Centre	Kiambu
				3	Kinoo Town Centre	Kiambu
				4	Dagoreti Market Centre	Nairobi
106	**THE NOBLE SACCO SOCIETY**	**Mr. Meshack K. Maru** P.O Box 3466-30100, **Eldoret** **Telephone:** Tel: 053-2062423 **Cell phone:** 0105119848 0707559535 **Email:** *info@noblesaccosociety.co.ke*	The Noble SACCO Building, Ronald Ngala Street. **Eldoret Town Centre** **UASIN GISHU COUNTY**			
107	**KWIKAS DT SACCO SOCIETY LTD**	**Mr. Paul Wanyagi Nuthu** P.O. Box 27-20306, **Ndaragwa** **Cell phone:** 0710-401 129 0723-989-871 **Email:**	Kimathi Street, Mahiga Building	1	Shamata Trading Centre	Nyandarua
				2	Nairutia Trading Centre	Nyeri
				3	Wiyumiririe Trading Centre	Laikipia
				4	Gwa- Kung'u Trading Centre	Nyandarua
				5	Subuku Trading Centre	Nyandarua

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		nyalavisionsacco@gmail.com	**NYANDARUA COUNTY**	6	Kasuku Trading Centre	Nyandarua
				7	Ndaragua Trading Centre	Nyandarua
				8	Kiamariga Trading Centre	Laikipia
108	**NYAMBENE ARIMI SACCO SOCIETY LTD**	**Mr. Charles Kobia Mwito** P.O. Box 493-60600, **Maua** **Cell phone :** 0111-0316-000 **Email :** nyarimisacco@yahoo.com; info@nyarimisacco.com,	Nyambene Arimi Plaza, Maua-Kanuni Road, **Maua Town Centre** **MERU COUNTY**			
109	**NEWFORTIS SACCO SOCIETY LIMITED**	**Mr. John Muchiri Mathinji** P.O. Box 1939-10100, **Nyeri** **Telephone:** 0612-034282, 061-030759, **Cell phone**: 0725-349-343. 0722-662-714 **Email:** info@newfortissacco.com; info@nyeriteachers.com; Nyeriteacherssacco@yahoo.com, newfortissacco@gmail.com,	Newfortis SACCO Complex, Off Kenyatta Road, **Nyeri Town Centre** **NYERI COUNTY**	1	Karatina Town Centre	Nyeri
				2	Othaya Town Centre	Nyeri
				3	Nairobi City Centre branch	Nairobi
				4	Nanyuki Town Centre	Laikipia
110	**NJIWA DT. SACCO SOCIETY LIMITED**	**CPA (Ms.) Ann Mbugua** P.O. Box 10221 – 00100 **Nairobi** **Email** info@njiwasacco.co.ke	Golf View Office Suites, Wambui Road **Muthaiga, Nairobi City Centre** **NAIROBI CITY COUNTY**			
111	**NYATI SACCO SOCIETY LIMITED**	**Mr. Julius K. Bett** P.O Box 7601-00200, **Nairobi** **Cell Phone** 0111050690 0710-567-582 0753990000 **Email :**	Nyati SACCO Plaza, Gadhi – Kodi Road Junction, **Nairobi West,** **Nairobi City**			

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		info@nyatisacco.co.ke	**NAIROBI CITY COUNTY**			
112	**OLLIN SACCO SOCIETY LIMITED**	**Mr. John Gathige Mwangi** P.O. Box 83-10300, **Kerugoya** **Telephone:** 060-21582 **Cell phone:** 0724-256-461 **Email:** info@ollin.co.ke; ollinsacco@yahoo.com	Ollin SACCO Complex, Total-DC Rd. Off, Kutus-Karatina Highway, **Karatina Town Centre** **KIRINYAGA COUNTY**	1	Mwea- Ngurubaini Town	Kirinyaga
				2	Kitengela Town Centre	Kajiado
				3	Kiserian Town Centre	Kajiado
				4	Kimana Town Centre	Kajiado
				5	Narok Town Centre	Narok
				6	Kianyaga Town Centre	Kirinyaga
				7	Thika, Town Centre	Kiambu
				8	Nairobi City Centre	Nairobi
				9	Kajiado Town Centre	Kajiado
				10	Kiambu Town Centre	Kiambu
113	**ORIENT SACCO SOCIETY LIMITED**	**Mr. Allan Gathecha Njora** P.O. Box 1842-01000, **Thika** **Cell phone:** 0712-911-888. **Email:** info@orientsacco.co.ke	Wakibe Building, Section 9, AOU Road, **Thika Town** **KIAMBU COUNTY**			
114	**PATNAS SACCO SOCIETY LIMITED**	**Mr. Nelson Cheruiyot Rono** P.O. Box 601-20210, **Litein** **Cell phone :** 0720-938-233 **Email :** info@patnassacco.co.ke	Patnas Plaza, Kericho- Sotik Road **Litein Town Centre** **KERICHO COUNTY**	1	Sotik Town Centre	Bomet
				2	Roret Trading Centre	Kericho
				3	Kapkoros Trading Centre	Bomet
				4	Chebirbelek Trading Centre	Bomet
115	**PORT DT. SACCO SOCIETY**	**Mr. Boaz Nyakagwa** P.O. Box 95372-80104, **Mombasa** **Telephone:** 041-2220124 **Cell phone:**	Mombasa Port SACCO Plaza, Mwakilingo Road, **Mombasa Town Centre**	1	KPA ICDN, Embakasi South, Nairobi	Nairobi

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		0725-238-367 **Email:** *info@portsacco.co.ke*	**MOMBASA COUNTY**			
116	**PRIME-TIME SACCO SOCIETY LIMITED**	**Mr. Nahashon Tanui** P.O. Box 512-30700, **Iten** **Telephone:** 020-2676745 **Cell phone:** 0791-581-694 **Email:** *primetimesacco@yahoo.com* *primetimesacco@gmail.com,*	Mwalimu Plaza, Iten-Eldoret Road, **Iten Township** **ELGEYO MARAKWET COUNTY**	1	Chepkorio Trading Centre	Elgeyo-Marakwet
				2	Biretwo Trading Centre	Elgeyo-Marakwet
117	**PUAN SACCO SOCIETY LIMITED**	**Mr. Rianto Nkuyata Nicholas** P.O Box 404-20500, **Narok** **Cell phone:** 114255369 **Email:** *puan.narok@gmail.com*	Farmers Building, Narok- Nakuru Road **Narok Town Centre** **NAROK COUNTY**	1	Sekenani Mara	Narok
118	**QWETU SACCO SOCIETY LIMITED**	**Mr. Charles Mtoto Kaba** P.O. Box 802-80300, **Voi** **Cell Phone :** 254111121600 254728957585 254728483398 **Email :** *info@qwetusacco.com*	QWETU SACCO Plaza, Voi – Caltex Karokor Road, **Voi Town** **TAITA TAVETA COUNTY**	1	Voi Town Centre	Taita Taveta
				2	Mwatate Town Centre	Taita Taveta
				3	Taveta Town Centre	Taita Taveta
119	**QONA SACCO SOCIETY LIMITED** *(FORMERLY SAFARICOM SACCO SOCIETY LIMITED)*	**Mr. Joseph Kamau Njoroge** P.O. Box 2392-00606, **Nairobi** **Cell Phone :** (+254) 0111 222 226 (+254) 0111 222 227 **Email :** *Sacco@safaricom.co.ke*	Goodman Plaza, 1st Floor Waiyaki Way, **Westlands, Nairobi City** **NAIROBI CITY COUNTY**	1	Jambo Care Centre, Mlolongo -Satellite	Machakos

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
120	**SETYON SACCO SOCIETY LIMITED**	**Mr. Nahshon Ongeri** P.O. Box 1314-20200, **Kericho** **Cell Phone :** 0723-656-494 **Email :** *info@setyonsacco.co.ke*	Kipchimatt Headquarters Building Annex, Off Kericho-Nakuru Highway, **Brooke Centre, Kericho Town** **KERICHO COUNTY**	1	West Valley	Kericho
				1	Kapsoit	Kericho
121	**SHERIA SACCO SOCIETY LIMITED**	**CPA Fred Ongoto, D.E** P.O. Box 34390-00100, **Nairobi** **Telephone:** 020-7801500, 2710412/16 **Cell phone :** 0722-745-156 **Email :** *sheriasacco@yahoo.com*; *bosa@sheriasacco.coop*	Sheria SACCO Hse, Off - Matumbato Street, **Upper-Hill, Nairobi City** **NAIROBI CITY COUNTY**	1	Nairobi, Milimani Law Courts Branch, Nairobi City	Nairobi
122	**SHIRIKA DT. SACCO SOCIETY LIMITED**	**Ms. Grace M. Nyangi** P.O. Box 43429-00100, **Nairobi** **Telephone:** 0724610715 0734897817 **Cell phone :** 203740625 **Email :** *info@shirikasacco.co.ke,*	Shirika Co-op Hse, Kipande/Ngara Rd, **Ngara, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
123	**SHOPPERS SACCO SOCIETY LIMITED**	**Mr. Francis Njuguna Njenga** P.O Box 16-00507 **Nairobi** **Cell phone :** 0730-780-000 ; 0725-943-018 ; 0722-568-875 **Email :** *info@shopperssacco.com,*	Nature House, Nairobi CBD, Tom Mboya Street, **Nairobi City Centre** **NAIROBI CITY COUNTY**			
124	**SIMBA CHAI SACCO SOCIETY LIMITED**	**Mr. Wesley K. Ngeno** P.O. Box 977-20200, **Kericho** **Telephone:** 052-20146/7/8/9 **Cell phone:** 0708-005-555. 0722-232-507 **Email:** *simbachaisacco@yahoo.com* *info@simbachaisacco.co.ke*	Kericho – Brooke Centre Kericho/Nakuru Highway, **Kericho Town Centre** **KERICHO COUNTY**			
125	**SIRAJI SACCO SOCIETY LIMITED**	**Mr. Felix Ochieng Muhando** P.O. Box Private Bag- **Timau** **Cell phone:** 0704-566-922 **Email** *info@sirajisacco.com*	Siraji SACCO Plaza, Nanyuki - Meru Highway, **Timau Township** **MERU COUNTY**	1	Karagita Market Centre, Naivasha	Nakuru
				2	Isinya Market Centre	Kajiado
				3	Kibirichia Market Centre	Meru
126	**SKYLINE DT. SACCO SOCIETY LIMITED**	**Mr. Allan K. Mitei** P.O. Box 660-20103, **Eldama Ravine** **Cell phone:** 0722-161-435 **Email:** *info@skyline.sacco.com*	Skyrise Plaza, Eldama Ravine-Eldoret Road, **Eldama Ravine Town Centre**	1	Torongo Trading Centre Branch	Baringo
				2	Mogotio Trading Centre Branch	Baringo
				3.	Mumberes-Equator Trading Centre Branch	Baringo
				4.	Emining Trading Centre Branch	Baringo
				5.	Flax Trading Centre Branch	Uasin Gishu
				6.	Esageri Trading Centre Branch	Baringo
				7.	Kampi Ya Moto Trading Centre Branch	Baringo

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
				8.	Kapsabet Town Branch, Bungei Road	Nandi
				9.	Marigat Town Centre Branch, Opp. TNB Bank	Baringo
				10.	Kabarnet Town Branch, County Hall Road	Baringo
				11.	Eldama Ravine Town Branch, Elvine Motel	Baringo
				12.	Nakuru Town Centre	Nakuru
			BARINGO COUNTY			
127	**SMART CHAMPION SACCO SOCIETY LIMITED**	**Mr. Joseph Mwenda Mbuko** P.O. Box 64-60205, **Githongo town, Meru** **Cell phone:** 0713-951-182. 0710887661 0717884599 **Email:** smartchampionsacco@gmail.com info@smartchampions.sacco.co.ke	Muranene Building, near Githongo Chief's Camp, **Githongo Trading Centre** **MERU COUNTY**	1	Kithaku Market centre	Meru
				2	Chaaria Market Centre	Meru
				3	Gatimbi Market Centre	Meru
				4	Makutano Town Centre	Kirinyaga
128	**SMART LIFE SACCO SOCIETY LIMITED**	**Mr. Haron Biwott** P.O. Box 118 - 30705, **Kapsowar** **Cell phone:** 207606429 207606433 **Email:** smartlifesacco@gmail.com ; smartlifesacco@yahoo.com	Marakwet Teachers Plaza, Moi Street, Kapsowar - Sinon Road, **Kapsowar Town Centre** **ELGEYO MARAKWET COUNTY**	1	Kapcherop Trading Centre	Elgeyo Marakwet
				2	Kapyego Trading Centre	Elgeyo Marakwet
				3	Tot Trading Centre	Elgeyo Marakwet
129	**SOLUTION SACCO SOCIETY LIMITED**	**Ms. Esther Ebuthania Javani** P.O. Box 1694-60200, **Meru** **Telephone:** 064-3132192 **Cell phone:** 0728-787-972. 0734-321-924 **Email:** saccomru@yahoo.com	Meru Mwalimu Plaza, Gakoromone Road **Meru Town Centre**	1	Maua Town Centre	Meru
				2	Nkubu Town Centre	Meru
				3	Isiolo Town Centre	Isiolo
				4	Kathwana Town Centre	Tharaka Nithi
				5	Marimanti Town centre	Tharaka-Nithi
				6	Nairobi City Branch	Nairobi
				7	Marsabit Town Centre	Marsabit
				8	Nanyuki Town Centre	Laikipia

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		info@solutionsacco.com	**MERU COUNTY**	9	Makutano Town Centre	Meru
				10	Wajir Town Centre	Wajir
130	**SOTICO SACCO SOCIETY LIMITED**	**Ms. Evelyne Nyokwoyo Moraa** P.O. Box 959-20406, **Sotik** **Telephone:** 020-2062952 **Cell phone:** 0759-880-931 **Email:** *soticosacco@yahoo.com*	Arroket Estate, Chebilat-Ikonge Road **Sotik Town Centre** **BOMET COUNTY**	1	Monire Suboulet Market Centre	Bomet
131	**SOUTHERN STAR SACCO SOCIETY LIMITED**	**Ms. Catherine Nduku** P.O. Box 514-60400, **Chuka** **Telephone:** 064-630290 **Cell phone:** 0705-825-601 **Email:** *info@southernstar.co.ke* *merusouth@yahoo.com*	Mt. Building, Embu-Meru Road, **Chuka Town Centre** **THARAKA-NITHI COUNTY**	1	Chuka Town Centre	Tharaka-Nithi
				2	Chogoria Town Centre	Tharaka-Nithi
				3	Kianjagi Town Centre	Tharaka-Nithi
				4	Nairobi –Githurai Area	Nairobi
				5	Mwangarimwe Market Centre	Tharaka-Nithi
				6	Githurai Town Centre	Nairobi
				7	Kiangua Town Centre	Meru
				8	Kibugua Town Centre	Tharaka Nithi
				9	Marimanti Town Centre	Tharaka Nithi
				10	Kitengela Town Centre	Kajiado
				11	Kamakis Town Centre	Kiambu
132	**STAKE KENYA SACCO SOCIETY LIMITED**	**Ms. Beatrice Robi Chacha** P.O. Box 208-40413, **Kehancha** **Cell phone**: 0720850757 0798747301 **Email:** *kutesaccoltd@yahoo.com*	Stake Kenya SACCO Plaza, Kehancha - Ntimaru Rd. **Kehancha Town Centre** **MIGORI COUNTY**	1	Ntimaru Market Centre	Migori
133	**STIMA DT SACCO SOCIETY LIMITED**	**Dr. Gamaliel Hassan Anyanzwa** P.O. Box 75629-00200 **Nairobi**	Stima SACCO Plaza, Mushembi Road, **Parklands, Nairobi City**	1	Mombasa Town CBD	Mombasa
				2	Nakuru Town Centre	Nakuru
				3	Kisumu Town Centre	Kisumu
				4	Olkaria Trading Centre	Nakuru

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell Phone : 0703-024-024, 0724-253-918 0703-024-000 **Email :** *info@stima-sacco.com*	**NAIROBI CITY COUNTY**	5	Eldoret Town CBD	Uasin Gishu
				6	Embu Town Centre	Embu
				7	Nairobi City centre- CBD	Nairobi
				8	Nairobi, KAWI Centre – South C	Nairobi
				9	Parklands, Nairobi City	Nairobi
				10	Meru - Greenwood Mall	Meru
				11	Kisii - Waumini Plaza	Kisii
				12	Nairobi CBD - Electricity House, Harambee Avenue, Nairobi	Nairobi
134	**STAWISHA SACCO SOCIETY LIMITED**	**Mr. Charles M. Kirwa** P.O Box 27-50203, **Kapsokwony** **Telephone:** 020-2593207 **Email:** *elgonsacco@yahoo.com*	Mwalimu plaza, Kapsokwony - Kaptama Road. **Kapsokwony Town Centre** **BUNGOMA COUNTY**	1	Cheptais Town	Bungoma
135	**STRATEGIC DT. SACCO SOCIETY LIMITED**	**Mr. Jared Matwetwe Ondwari** P.O Box 78506-00100 **Nairobi** **Telephone:** 0799-213-432 O799-848-832 **Email:** *info@strategicdtsacco.com*	Lunga Lunga Square, **Industrial Area, Nairobi City** **NAIROBI CITY COUNTY**			
136	**SULUHU SACCO SOCIETY LIMITED**	**Mr. Sammy Mwendwa Mutemi** P.O. Box 489-90400, **Mwingi** **Cell phone:** 0729-791-145 0723-710-708 **Email:** *info@suluhusaccoltd.com,*	Mwingi Mwalimu Plaza, Kyuso Road, **Mwingi Town Centre** **KITUI COUNTY**	1	Kyuso Trading Centre	Kitui
137	**SUPA SACCO SOCIETY LIMITED**	**Mr. Isaac Kiptoo Missoy** P.O. Box 271-20601, **Maralal**	Supa SACCO HSE, Posta Road **Maralal Town Centre**	1	Baragoi Trading Centre, Njeru House	Samburu
				2	Wamba Market Centre, Steto House	Samburu

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell phone : 0714-399-772 **Email :** *supasacco@yahoo.com*	**SAMBURU COUNTY**	3	Nyahururu Town Branch, Good Shephard Street	Laikipia
138	**TABASURI DT SACCO SOCIETY**	**Mr. David Opondo Obiero** P.O. Box 80862-80100, **Mombasa** **Telephone:** 0414-470-062 **Cell phone:** 0772-762-880 **Email;** *info@tabasuridtsacco.co.ke,* *ceo@tabasuridtsacco.co.ke,*	Texas Plaza, Fidel Odinga Road, **Mombasa City Centre** **MOMBASA COUNTY**			
139	**THE APPLE SACCO LIMITED**	**Ms. Sharon Chelangat** P.O. Box 153-50305, **Sirwa** **Cell phone:** 0780035003 0705729256 **Email:** *kaimosisacco09@yahoo.com*	TASCCOS House, Kapsabet- Chavakali Road, **Chepsonoi Trading Centre** **NANDI COUNTY**			
140	**TAI SACCO SOCIETY LIMITED**	**Mr. John Mugo Mwangi** P.O. Box 718-00216, **Githunguri** **Telephone:** 020-2014150 020-2010334 **Email:** *taisacco@yahoo.com;* *info@taisacco.coop*	Tai Plaza, Uplands/Limuru Road, **Githunguri Town Centre** **KIAMBU COUNTY**	1	Githurai Town Centre	Kiambu
				2	Gatundu Town Centre	Kiambu
				3	Kamwangi Town	Kiambu
				4	Kagwe Trading Centre	Kiambu
				5	Kigumo Town Centre	Kiambu
				6	Ruiru Town Centre	Kiambu
				7	Thika Town Branch	Kiambu
				8	Kimende Centre Branch	Kiambu
				9	Racecourse Road, Kamkunji Area, Nairobi	Nairobi
				10	Nakuru branch	Nakuru
141	**TAIFA DT SACCO SOCIETY LIMITED**	**Mr. Samuel Ngugi** P.O. Box 1649-10100, **Nyeri** **Cell phone :**	NCU Building, Gakere Road, **Nyeri Town Centre**	1	Nairobi Town CBD	Nairobi
				2	Mukurweini Town Centre	Nyeri
				3	Karatina Town Centre	Nyeri

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		0724-635-463; 0770-232-315; 0770-232-328 **Email :** *info@taifasacco.co.ke;*	**NYERI COUNTY**	4	Othaya Town Centre	Nyeri
				5	Mweiga Town Centre	Nyeri
				6	Narumoru Town Centre	Nyeri
				7	Nanyuki Town Centre	Laikipia
				8	Chaka Market Centre	Nyeri
				9	Ndaragwa Market Centre	Nyandarua
				10	Endarasha Market Centre	Nyeri
				11	Nyahururu Town Centre	Laikipia
				12	Kiawara Town Centre	Nyeri
				13	Nakuru Town Centre	Nakuru
				14	Rumuruti Town Centre	Laikipia
142	**TAQWA SACCO SOCIETY LTD**	**Ms. Dunia Abdi Jarso** P.O Box 10180-00100, **Nairobi** **Cell phone :** 0786-332-211 ; 0702-332-211 **Email :** *Taqwasacco1@gmail.com*	Jamia Plaza, Ground & 3rd floor, Kigali Street, **Nairobi City Centre** **NAIROBI CITY COUNTY**			
143	**TABASAMU SACCO SOCIETY LIMITED**	**Mr. Geoffrey Sitati Khakame** P.O. Box 123-80403, **Kwale** **Cell phone :** 0702-599-292 ; 0792-773-444 0793-600-020 **Email :** *info@tabasamusacco.org*	Tunawiri House, Kwale-Kinango Rd, **Kwale Town Centre** **KWALE COUNTY**	1	Kinango Town Centre	Kwale
				2	Ukunda Town Centre	Kwale
144	**TARAJI SACCO SOCIETY LIMITED**	**Mr. Duncan Joel Omondi** P.O. Box 605-40600, **Siaya** **Telephone:** 057-321199 **Cell phone:** 0718-217-768 0792-895-663 0757-345-391 **Email:** *info@tarajisacco.co.ke*	Mwalimu Plaza, Oginga Odinga Street, **Siaya Town Centre** **SIAYA COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
145	**TELEPOST SACCO SOCIETY LIMITED**	**Ms. Maryanne Ndekei** P.O Box 49557-00100, **Nairobi** **Telephone:** 0202059200 0794582588 **Email:** *info@telepostsacco.co.ke*	City Square Post Office (5th Floor), Haile Selassie Road, **Nairobi City Centre** **NAIROBI CITY COUNTY**			
146	**TEMBO SACCO SOCIETY LIMITED**	**Ms. Lydia Mungai Njagi** P.O. Box 91-00618, **Ruaraka** **Telephone:** 020-2603334 **Cell phone:** +254722992469 +254791518500 +254791518600 **Email:** *info@tembosacco.co.ke;*	Tembo SACCO Complex, Garden Estate Road, Mukima Drive, **Ruaraka, Nairobi City** **NAIROBI CITY COUNTY**			
147	**TENHOS SACCO SOCIETY LIMITED**	**Mr. Alexander Kiprotich Langat** P.O. Box 391-20400, **Bomet** **Telephone:** 020-8031627/28/29 **Cell phone:** 0733-377-388, **Email:** *Tenhossacco@yahoo.com*	Tenhos Bldg. Kericho - Silibwet Road, **Tenwek, Bomet Town Centre** **BOMET COUNTY**			
148	**THAMANI SACCO SOCIETY LIMITED**	**Ms. Rose G. Kithinji** P.O. Box 467 -60400, **Chuka** **Telephone:** 064-630545 020-2062201 **Cell phone:** 0718-805974 **Email:** *info@thamanisacco.or.ke*	Thamani Sacco Building, **Chuka Town Centre** **THARAKA-NITHI COUNTY**	1	Chogoria Town Centre	Tharaka-Nithi
				2	Marima Town Centre	Tharaka-Nithi
				3	Chuka Town Centre	Tharaka-Nithi
				4	Kibugua Trading Centre	Tharaka-Nithi
				5	Kathwana Market Centre	Tharaka-Nithi
				6	Cheera Market Centre	Tharaka-Nithi
149	**TIMES- U SACCO SOCIETY LIMITED**	**Ms. Catherine Mwamba K.** P.O. Box 310-60202, **Nkubu**	Along KCB Street, **Nkubu Town Centre**	1	Mitunguu Trading Centre	Meru
				2	Githongo Trading Centre	Meru

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Telephone: 064-5051191 **Cell phone:** 0703-770-457 **Email:** info@timesusacco.or.ke	**MERU COUNTY**	3	Kariene Trading Centre	Meru
				4	Makutano, Meru Town	Meru
				5	Timau Trading Centre	Meru
				6	Mukothima Trading Centre	Meru
150	**TOPKRIM SACCO SOCIETY**	**Mr. Arphaxard Nyakado Obala** P.O. Box 127-40332, **Oyugis** **Cell phone :** 0717-021-768. 0800724607 **Email :** rachuonyotearcherss@yahoo.com; rachuonyoteacherss@gmail.com	Oyugis-Kisii Road, **Oyugis Town Centre** **HOMABAY COUNTY**			
151	**TOWER SACCO SOCIETY LIMITED**	**Mr. Patrick Kibuika Njenga** P.O. Box 259-20303, **Ol'Kalou** **Cell phone :** 0792333111 **Email :** info@towersacco.co.ke	Tower SACCO FOSA Building, Nyahururu- Ol'kalou Road, **Ol'Kalou Township** **NYANDARUA COUNTY**	1	Engineer Trading Centre	Nyandarua
				2	Ndaragwa Trading Centre	Nyandarua
				3	Gilgil Town Centre	Nakuru
				4	Nyahururu Town Centre	Nyandarua
				5	Miharati Trading Centre	Nyandarua
				6	Naivasha Town Centre	Naivasha
				7	Mararal Town Centre	Samburu
				8	Nakuru Town Branch	Nakuru
				9	Rumuruti Town Centre	Laikipia
				10	Ol Kalou Town Centre	Nyandarua
				11	Nairobi City Branch	Nairobi
				12	Wiyumiririe Trading Centre	Laikipia
				13	Kwa – Haraka Trading Centre	Nyandarua
				14	Shamata Trading Centre	Nyandarua
				15	Mirangine Trading Centre	Nyandarua
				16	Murungaru Trading Centre	Nyandarua

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				17	Nanyuki Town Branch	Laikipia
				18	Geta Market Centre	Nyandarua
				19	Gathanji Market Centre	Nyandarua
				20	Ngorika Market Centre	Nyandarua
				21	Gateway Market Centre, Flyover	Nyandarua
				22	Mai Mahiu Trading Centre	Nakuru
				23	Mtwapa Town Centre	Kilifi
				24	Narok Town Branch	Narok
				25	Kamakis Market Centre	Kiambu
				26	Kinamba Town Centre	Laikipia
				27	Wamba Town Centre	Samburu
				28	Subukia Town Centre	Nakuru
				29	Nyeri Town Centre	Nyeri
				30	Thika Town Centre	Kiambu
				31	Mwisho Wa Lami Market Centre	Nakuru
152	**TRANS NATION SACCO SOCIETY LIMITED**	**Mr. Luncham Mugambi Nthigai** P.O Box 15-60400, **Chuka** **Telephone:** 064-5630354, **Cell phone:** 0726-617-752 **Email:** *tntsacco@gmail.com*; *info@tnsacco.co.ke*	Tn Sacco Plaza, Police Road, **Chuka Town** **THARAKA-NITHI COUNTY**	1	Marimanti Town Centre	Tharaka-Nithi
				2	Chogoria Town Centre	Tharaka-Nithi
				3	Kathwana Town Centre	Tharaka-Nithi
				4	Isiolo Town Centre	Isiolo
				5	Maua Town Centre	Meru
				6	Nkubu Town Centre	Meru
				7	Laare Town Centre	Meru
				8	Mikinduri Town Centre	Meru
				9	Marsabit Town Centre	Marsabit
				10	Mukothima Trading Centre	Tharaka Nithi
				11	Moyale Town Centre	Marsabit
				12	Maralal Town Centre	Samburu
				13	Wamba Town Centre	Samburu
				14	Mwingi Town Centre	Kitui
				15	Timau Market Centre	Meru
				16	Gatunga Market Centre	Tharaka Nithi
				17	Tseikuru Town Centre	Kitui

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
				18	Meru Town Centre	Meru
				19	Kitui Town Centre	Kitui
153	**TRANS-COUNTIES SACCO SOCIETY LIMITED**	**Mr. Bernard Wamalwa Wakhungu** P.O. Box 2965-30200, **Kitale** **Cell phone:** 0718-707-005 0791-258-791 **Email:** *ktlteasacco@yahoo.com;* *info@transcountiessacco.co.ke*	Trans- Counties Sacco Office, Plot 45, **Kapsara Market Centre** **TRANS-NZOIA COUNTY**			
154	**TRANS-ELITE SACCO SOCIETY LIMITED**	**Mr. Vincent Too** P.O. Box 547-30300, **Kapsabet** Telephone: **254110035634** **Email:** *info@tecsacco.co.ke*	Former Barclays Bank Building, Kapsabet- Chavakali Road, **Kapsabet Town Centre,** **NANDI COUNTY**			
155	**TRANS-NATIONAL TIMES SACCO SOCIETY LTD**	**Mr. George Malava** P.O Box 2274-30200, **Kitale** **Cell phone:** 0712-585-874 **Email:** *tntsacco@yahoo.com;* *info@transnationalsacco.co.ke*	Teachers' Plaza Building, KANU Street, **Kitale Town Centre** **TRANS-NZOIA COUNTY**	1	Endebess Trading Centre	Trans Nzoia
				2	Kachibora Trading Centre	Trans Nzoia
156	**UFANISI DT. SACCO SOCIETY LIMITED**	**Mr. Christanus Wanjala** P.O. Box 2973-00200 **Nairobi.** **Telephone:** 020-2246383 **Cell phone:** 0712-690 660. 0738-690-660 **Email:** *info@ufanisisacco.co.ke;* *ufanisi@agrifinance.org*	Development House, Moi Avenue, **Nairobi City Centre** **NAIROBI CITY COUNTY**			
157	**UKRISTO NA UFANISI DT SACCO SOCIETY LIMITED**	**Mr. Simon Macharia** P.O. Box 872-00605, **Nairobi**	ACK Emmanuel Church Riruta, Chief's Road,	1	Ngong Town Centre	Kajiado
				2	Kiserian Trading Centre	Kajiado

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell Phone : 0720-339-673 ; 0720-201-187 **Email :** *ukristonaufanisi@yahoo.com* ; *ukristonaufanisi@coop.com*	**Riruta, Nairobi City** **NAIROBI CITY COUNTY**	3	Kangemi Trading Centre	Nairobi
				4	Kiambu Town Centre	Kiambu
				5	Limuru Town Centre	Kiambu
				6	Wangige Market Centre	Kiambu
				7	Utawala Market Centre	Nairobi
158	**UNAITAS SACCO SOCIETY LIMITED**	**Mr. Martin Muhoho Kinuthia** P.O. Box 38721 – 00100, **Nairobi** **Cell Phone :** 0721-244-139 ; 0775-530-310 **Email :** *info@unaitas.com*	Cardinal Otunga Plaza, Kaunda street, **Nairobi City Centre** **NAIROBI CITY COUNTY**	1	Murang'a Town Centre	Murang'a
				2	Kangari Trading Centre	Murang'a
				3	Kanyenya-ini Trading Centre	Murang'a
				4	Gatura Trading Centre	Murang'a
				5	Kahatia Trading Centre	Murang'a
				6	Kiria-ini Trading Centre	Murang'a
				7	Mununga Trading Centre	Murang'a
				8	Kangema Town Centre	Murang'a
				9	Githumu Trading Centre	Murang'a
				10	Thika Town Centre	Kiambu
				11	Juja Trading Centre	Kiambu
				12	Nairobi -Temple Road	Nairobi
				13	Kasarani Area - Nairobi	Nairobi
				14	Ongata Rongai Town Centre	Kajiado
				15	Nakuru Town Centre	Nakuru
				16	Mlolongo Trading Centre	Machakos
				17	Gatundu Town Centre	Kiambu
				18	Nairobi – Kawangware Trading Centre	Nairobi
				19	Naivasha Town Centre	Nakuru
				20	Embu Town Centre	Embu
				21	Meru Town Centre	Meru
				22	Kisii Town Centre	Kisii
				23	Eldoret Town Centre	Uasin Gishu
				24	Kisumu Town Centre	Kisumu
				25	Nairobi, Cardinal Otunga Plaza	Nairobi
				26	Nairobi, Gikomba Market Branch	Nairobi
				27	Githurai Branch, Nairobi	Nairobi

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
				28	Kongowea Branch, Nyali, Mombasa	Mombasa
				29	Othaya Town Centre	Nyeri
159	**UNI-COUNTY SACCO SOCIETY LIMITED**	**Mr. James Arasa Oribo** P.O. Box 10132-20100, **Nakuru** **Cell phone :** 0722-119-440 **Email :** *tupesacco@gmail.com*	Generation House, Kijabe Row, **Nakuru Town** **NAKURU COUNTY**			
160	**UNISON SACCO SOCIETY LIMITED**	**Mr. John Njogu Muchoki** P.O. Box 414-10400, **Nanyuki** **Telephone:** 062-2031969, **Cell phone:** 0725-453-124 **Email:** *info@unisonsacco.co.ke;* *finace@unisonsacco.co.ke;* *ceo@finance.co.ke;*	Unison Sacco bldg. Nanyuki/Nyeri Rd, **Nanyuki Town Centre** **LAIKIPIA COUNTY**	1	Nyahururu Town Centre	Laikipia
				2	Kinamba Town Centre	Laikipia
				3	Rumuruti Town Centre	Laikipia
				4	Wiyumiririe market Centre	Laikipia
				5	Timau Town Centre	Meru
				6	Sipili market Centre	Laikipia
				7	Naro-Moru Town Centre	Nyeri
				8	Maralal Town Centre	Samburu
				9	Isiolo Town Centre	Isiolo
				10	Nakuru Town Centre	Nakuru
161	**UNITED NATIONS DT SACCO SOCIETY LIMITED**	**CPA (Ms.) Esther Mailu** P.O. Box 2210-00621, **Nairobi** **Telephone:** 020-7622700/1 **Email:** *unsacco@unon.org* *info@unsacco.org*	UN-Complex Building, UN Avenue, **Gigiri, Nairobi City** **NAIROBI CITY COUNTY**			
162	**UNITED WINNERS SACCO SOCIETY LIMITED*** *(FORMERLY UMOJA WENDANI REGULATED NWDT SACCO SOCIETY LIMITED)*	**Ms. Peris Wangeci Nderitu** P.O. Box 1390-00515, **Nairobi** **Cell Phone :** 0709453000 0712832063 0741843546 **Email :** *info@uws.co.ke*	Imani Towers, Moi Drive **Umoja Estate, Nairobi City** **NAIROBI CITY COUNTY**	1	Ruai Branch	Nairobi
				2	Umoja Branch	Nairobi
163				1	Wote Town Centre	Makueni

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
	UNIVERSAL TRADERS SACCO SOCIETY LIMITED	**Mr. Dominic Mutuva Mutunga** P.O Box 2119-90100, **Machakos** **Cell phone :** 0716-127-102 **Email :** *info@universaltraders.co.ke;*	Traders House, Syokimau Road, **Machakos Town Centre.** **MACHAKOS COUNTY**			
				2	Tala Town Centre	Machakos
				3	Embu Town Centre	Embu
				4	Kathiani Trading Centre	Machakos
				5	Kitui Town Centre	Kitui
				6	Mlolongo Trading centre	Machakos
164	**UNIVISION SACCO SOCIETY LIMITED**	**Mr. Cyrus Mutinda** P.O. Box 254-90200, **Kitui** **Telephone:** 020-8014596 **Email:** *kituiteachers@jambo.co.ke*	Kitui Teachers Sacco Plaza, Kalundu Road, **Kitui Town Centre.** **KITUI COUNTY**	1	Mwingi Town Centre	Kitui
				2	Mutomo Town Centre	Kitui
				3	Kyuso Town Centre	Kitui
				4	Mutito Branch- Zombe Town Centre	Kitui
				5	Makindu Trading Centre	Makueni
				6	Wote Trading Centre	Makueni
				7	Machakos Town Centre	Machakos
165	**USHURU SACCO SOCIETY LTD**	**Mr. William Pudha** P.O Box 52072 - 00200, **Nairobi** **Telephone:** 020-760-8700 **Email:** info@ushurusacco.com	Ushuru SACCO Centre, Wood Avenue, **Kilimani, Nairobi City** **NAIROBI COUNTY**			
166	**VIHIGA COUNTY SACCO SOCIETY LIMITED**	**Mr. Kenneth Musera Mujumba** P.O. Box 309-50317, **Chavakali** **Cell phone :** 0721-629-962 **Email :** *vitegro@yahoo.com*	Chavakali -Kapsabet Road. **Mudete Market Centre** **VIHIGA COUNTY**			
167	**VIKTAS SACCO SOCIETY LIMITED**	**Ms. Ann Wangui Waweru** P.O. Box 2183-20300, **Nyahururu** **Cell phone :** 0729-885-713 0110-876-128 **Email :** *viktassacco@gmail.com;* *info@viktassacco.co.ke,*	Glanin Bldg. Nyeri/ Nyahururu Road, **Mairo – Inya Trading Centre** **NYANDARUA COUNTY**	1	Mairo-inya Trading Centre	Nyandarua
				2	Nyahururu Town Branch	Laikipia
				3	GwaKungu Trading Centre	Nyandarua
				4	Kasuku Trading Centre	Nyandarua

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
168	VISION AFRIKA SACCO SOCIETY LIMITED	**Mr. Hiram Kariuki Macharia** P.O. Box 18263-20100, **Nakuru** **Cell phone :** 0728-075-075. 0716-291-550 0716-291-517 **Email :** *visionafrica@gmail.com*	Kenyatta Avenue, Rajdeep Bldg. **Nakuru Town Centre** **NAKURU COUNTY**	1	Gilgil Town Centre	Nakuru
				2	Naivasha Town Centre	Nakuru
				3	Molo Town Centre	Nakuru
				4	Njoro Town Centre	Nakuru
169	VISION POINT SACCO SOCIETY LIMITED	**Mr. Daniel Orambui Ombaso** P.O. Box 42-40502, **Nyansiongo** **Cell phone:** 0726-632-606 **Email:** *visionpointsacco@gmail.com*	Borabu Farmers Union Building, Keroka - Sotik Highway, **Nyansiongo Town Centre** **NYAMIRA COUNTY**	1	Keroka Town Centre	Nyamira
				2	Kebirigo Trading Centre	Nyamira
				3	Kisii Town Centre	Kisii
				4	Magombo Town Centre	Nyamira
				5	Tombe Town Centre	Nyamira
170	WAKENYA PAMOJA SACCO SOCIETY LIMITED	**Mr. Isaac Omwenga** P.O Box 829-40200, **Kisii** **Telephone:** 058-30220/1 **Email:** *wpsacco@wakenyapamojasacco.com*	Kahawa House, Kisii-Keroka Road, **Kisii Town Centre** **KISII COUNTY**	1	Ogembo Town Centre	Kisii
				2	Keroka Town Centre	Nyamira
				3	Kebirigo Town Centre	Nyamira
				4	Nyamaiya Market Centre	Nyamira
				5	Magombo Market Centre	Nyamira
				6	Nyamache Market Centre	Kisii
				7	Marani Market Centre	Kisii
				8	Nyamarambe Market Centre	Kisii
				9	Tabaka Market Centre	Kisii
				10	Oyugis Town Centre	Homabay
				11	Ikonge Market Centre	Nyamira
				12	Kisii Town Centre	Kisii
				13	Suneka Shopping Centre	Kisii
				14	Kenyenya Trading Centre	Kisii
				15	Magwagwa Trading Centre	Kisii
171	WAKULIMA COMMERCIAL SACCO SOCIETY LIMITED	**Mr. John. Mwaura Waweru** P.O. Box 232-10103, **Mukurweini**	MWD LTD Complex Mukurweini –Nyeri Road,			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		Cell phone : 0700-146-398 **Email :** *info@wakulimasacco.co.ke*	**Mukurweini Town Centre** **NYERI COUNTY**			
172	**WANA-ANGA SACCO SOCIETY LIMITED**	**Mr. Vincent O. Rota** P.O. Box 34680-00100, **Nairobi** **Telephone:** 020-3571108 **Cell phone :** 0712-710-117. 0722-743-707. **Email :** *info@wana-anga.co.ke;* *wanaanga@yahoo.com*	Meteorological HQs, **Ngong Road,** **Nairobi City** **NAIROBI CITY COUNTY**			
173	**WANANCHI DT. SACCO SOCIETY LIMITED**	**Mr. Watson Maina Njogu** P.O. Box 910-10106, **Othaya** **Telephone:** 061-3152248 061-3152178 **Cell phone:** 0722-299 265 **Email:** *info@wananchi-sacco.co.ke;*	Wananchi Sacco Building, Nyeri-Othaya-Kiriani Road **Othaya Town Centre** **NYERI COUNTY**	1	Nyeri Town Centre	Nyeri
				2	Karatina Town Centre	Nyeri
				3	Chaka Trading Centre	Nyeri
				4	Mweiga Trading Centre	Nyeri
				5	Subukia Trading Centre	Nakuru
				6	Dundori - Mirangine Gwakiongo Market Centre	Nyandarua
				7	Gakindu Market Centre	Nyeri
				8	Nakuru Town Centre	Nakuru
174	**WANANDEGE SACCO SOCIETY LIMITED**	**Ms. Joanne Cheruto** P.O. Box 19074-00501, **Nairobi** **Cell phone :** 0722-208-557 ; 0780-208-557 0780 208- 558 **Email :** *info@wanandegesacco.com*	Wanandege Plaza, Old North Airport Road, **Embakasi, Nairobi City** **NAIROBI CITY COUNTY**	1	Mombasa Airport, Branch, Moi International Airport, Mombasa Centre	Mombasa

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
175	**WASHA SACCO SOCIETY LIMITED**	**Mr. Moses Owino Osore** P.O. Box 83256-80100, **Mombasa** **Cell phone:** 0797-690-900 0732-525-224 **Email:** *info@washasacco.co.ke;* *washasacco198@gmail.com*	Ralli House, Nyerere Avenue, **Mombasa Town Centre** **MOMBASA COUNTY**			
176	**WAUMINI SACCO SOCIETY LIMITED**	**Mr. Peter Ishmael Obbuyi** P.O. Box 66121-00800 **Nairobi** **Cell phone :** 0734-666-226 ; 0728-606-059 **Email :** *info@wauminisacco.com*	Applewood Adams Building, 2nd Floor, Ngon'g Road, **Adams Arcade, Nairobi City** **NAIROBI CITY COUNTY**	1	Nakuru Town centre	Nakuru
				2	Nairobi, Westlands Branch	Nairobi
				3	Kisii Town Centre	Kisii
				4	Kisumu Town Centre	Kisumu
177	**WEVARSITY SACCO SOCIETY LIMITED**	**Ms. Rehema A. Onyango** P.O. Box 873-50100, **Kakamega** **Cell phone:** 0726533762 **Email:** *info@wevarsitysacco.co.ke* *wesacoo@yahoo.com*	Wevarsity SACCO Plaza, Webuye Road, **Kakamega Town Centre** **KAKAMEGA COUNTY**			
178	**WINAS SACCO SOCIETY LIMITED**	**Ms. Pauline Irimba Mwaniki** P.O. Box 696-60100, **Embu** **Cell phone:** 0727-436-211 **Email:** *info@winassacco.com*	Winas Sacco Building, Kenyatta Highway, **Embu Township** **EMBU COUNTY**	1	Ishiara Market Centre	Embu
				2	Kiritiri Market Centre	Embu
				3	Runyenjes Town Centre	Embu
				4	Makutano PI, Mwea – Makutano Junction	Embu
				5	Matuu Town Centre	Machakos
				6	Siakago Town Centre	Embu
				7	Mutuobare Town Centre	Embu
				8.	Kiajokoma, Embu Town Centre	Embu
179	**YETU SACCO SOCIETY LIMITED**	**Mr. Dennis Mwiti Kirimi** P.O. Box 511-60202, **Nkubu** **Telephone:**	SACCO Building, Nkubu-Mikumbune Road, **Nkubu Town Centre**	1	Kinoro Town Centre	Meru
				2	Kionyo Market Centre	Meru
				3	Nairobi City Branch	Nairobi City

NAME OF THE SACCO SOCIETY		CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	FOSA BRANCH LOCATIONS	COUNTY FOSA BRANCH IS SITUATED
		064 - 5051399. 064 - 5051202. **Cell phone:** 0724-114-444 0111 -038- 000 **Email:** yetusacco@yahoo.com, sitsacco@yahoo.com,	**MERU COUNTY**	4	Meru Town Centre	Meru
				5	Kitengela Town Centre Branch	Kajiado
				6	Chuka Town Centre	Tharaka Nithi

CAUTION

The information contained in this directory is as current as the most recent disclosures made by SACCOs to the Authority prior to the publication of the Report. Users of the Report are warned that some of the information contained therein may have changed subsequent to the disclosures and publication of this Report, and therefore further due diligence is required.

APPENDIX VIII: COMPREHENSIVE DIRECTORY FOR NWDT-SACCOs IN KENYA

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
1	**3N REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Lilian Nyambura Kariuki** P.O. Box 1875-20117, **Naivasha** **Cell phone:** 0724168961 **Email** *sacco3n@gmail.com*	Sera Center,Nairobi Stage **Naivasha Town** **NAKURU COUNTY**			
2	**ABC EMPOWERMENT REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Daniel Kimeu Musau** P.O. Box 32-90100, **Machakos** **Cell phone :** 0740920227 **Email** *abcempowermentlimited@gmail.com*	ABC Imani Plaza II **Machakos Town** **MACHAKOS COUNTY**			
3	**ACCEL REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Esther Nelima** P.O Box 64900-00620 **Nairobi** **Cell phone** 0719020000 0719020308 **Email :** *accelsacco@gmail.com*	OLA Energy Plaza, **Muthaiga, Nairobi City** **NAIROBI COUNTY**			
4	**ACK IMANI TALENT REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Franklin Mwirigi** P.O. Box 75-20100, **Nakuru** **Cell phone :** 0726871515 0768395699 0720167573 **Email** *info@ackimanitalentsacco.com*	ACK Church of the Good Shepherds Nakuru Grounds **Opposite Assumption Centre, Nakuru Town** **NAKURU COUNTY**			
5	**ACK KIHARA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Hannah Nai Munga** P.O. Box 34253-00100, **Nairobi.** **Telephone:** 0717409935 **Email :** *ackkiharasacco@gmail.com*	Ack St Phillips Church **Kihara, Nairobi City** **KIAMBU COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
6	**ACK THIKA TALENTS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Timothy Wairagu Ndua** P.O. Box 214 01000 **Thika** **Cell phone:** 0708683123 **Email** *ackthikatalentssavingscreditco@gmail.com;* *manager.acktalentssacco@gmail.com*	ACK St. Andrews Cathedral, **Thika Town Centre** **KIAMBU COUNTY**			
7	**ADVENTIST REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stephen Mugambi Marundu** P.O. Box 41352-00100, **Nairobi** **Cell phone :** 0777-900-074 **Email :** *adventistsacco@yahoo.com* *adventistnondtssacco@gmail.com*	SDA Central Kenya Conference, **Nairobi City** **NAIROBI CITY COUNTY**			
8	**AIBK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stephen Muchai Ngethe** P.O. Box 56928-00200, **Nairobi** **Cell phone :** 020-2396713 **Email :** *info@aibksacco.co.ke*	Development House,13th Floor, **Nairobi City** **NAIROBI CITY COUNTY**			
8	**AIRLINK REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Angeline Mbula Nzembi** P.O. Box 69979-00400, **Nairobi** **Telephone:** 0700294739 **Email:** *airlinksaccoltd@gmail.com*	Kuehne Nagel ltd, **Nairobi City** **NAIROBI CITY COUNTY**			
10	**ALARMS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Ben Bynito Lisiola** P.O. Box 86969-80100, **Mombasa** **Cell phone:** 0722832933 0735969279 **Email:** *alarmsacco@gmail.com* *info@alarmsacco.co.ke*	Behind Housing Finance, Moi Avenue **Mombasa City CBD** **MOMBASA COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
11	**AMREF REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Jacob Kimathi Gitonga** P.O. Box 18604-00100, **Nairobi** **Cell phone :** 0722139585 **Email :** *info@amrefsacco.org*	AMREF KCO Building, Langata Road **Nairobi City** **NAIROBI CITY COUNTY**			
12	**APOLLOSURE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Eutycus Muthinji** P.O. Box 30389-00100, **Nairobi** **Telephone:** 02862000 **Email:** *apollosure@apollo.co.ke*	Apollo Centre, **Ring Road, Nairobi City** **NAIROBI CITY COUNTY**			
13	**BALLOT REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Joel Kundu Muketa** P.O. Box 45371-00100, **Nairobi** **Cell phone :** 0769834286 **Email:** *ballotsacco@gmail.com*	Anniversary Towers, 21st Floor, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
14	**BALOZI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Jorim Yongo Oyago** P.O. Box 11539-00400, **Nairobi** **Teleohone ;** 202211600 **Cell phone :** 0720-833326 0733-967707 **Email :** *info@balozicoop.com* *balozisacco@gmail.com*	Golf view suites, **Muthaiga, Nairobi City** **NAIROBI CITY COUNTY**			
15	**BAMBURI WANANCHI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Frankline Chasha Sogomi** P.O. Box 88474-80100, **Mombasa** **Cell phone:** 0701309651 **Email:** *wananchi.sacco@lafargeholcim.com*	Bamburi Cement, Staff Quarters, **Kisauni, Mombasa City** **MOMBASA COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
16	**BANDS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Timothy N. Muriuki** P.O. Box 10614-00100, **Nairobi** **Cell phone :** 0703094122 0727689921 **Email :** *bandscustomerservice@britam.com* *tmuriuki@britam.com*	Britam Center **Upper Hill, Nairobi City** **NAIROBI CITY COUNTY**			
17	**BANKI KUU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Albert Onchiri** P.O. Box 60000-00200, **Nairobi** **Telephone:** 02863980 **Email :** *customerservicecoop@centralbank.go.ke*	Central Bank of Kenya Headquarters, **Nairobi CBD** **NAIROBI COUNTY**			
18	**BARABARA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Geoffrey Kiplagat Kirui** P.O. Box 9632-00200, **Nairobi** **Cell phone :** 0705454649 **Email :** *barabarasacco@gmail.com*	Barabara Plaza **Embakasi, Nairobi City** **NAIROBI CITY COUNTY**			
19	**BARAKA YETU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Thomas Omariba Osoro** P.O. Box 8070-00200, **Nairobi** **Cell phone :** 0718778164 795427311 799792216 **Email :** *info@barakayetusacco.co.ke*	Nacico Plaza, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
20	**BAT REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Alfred Muvya Wambua** P.O. Box 30000-00100, **Nairobi** **Cell phone :** 0711062425 0740200705 0711062365 **Email :** *info@batsacco.co.ke* *customercare@batsacco.co.ke*	BAT Premises, **Industrial Area, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
21	**BESCO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Daniel Oweya** P.O. Box 1624-00100, **Thika** **Telephone:** 067-282-1000 **Cell phone:** 0728-862347 0799-900280 **Email:** *bescosaccoltd@gmail.com*	Bidco Africa Ltd Premises, **Thika Town** **KIAMBU COUNTY**			
22	**BESTROCK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Michael Musesya Mutua** P.O. Box 717-90200, **Kitui** **Cell phone:** 0705133155 0768648819 0702847985 **Email:** *bestrock80@gmail.com* *info@bestrocksacco.co.ke*	Winco Complex Building, **Kitui Town Centre** **KITUI COUNTY**			
23	**BIBLIA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Joan Watiri Wanjiru** P.O. Box 7041-00300, **Nairobi** **Cell phone :** 0721393609 **0111030700** **Email:** *info@bibliasacco.com*	Kamirembe Place, **Kilimani, Nairobi City** **NAIROBI CITY COUNTY**			
24	**BLUE EAGLE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Charles Ngamau Mathenge** P.O. Box 30120-00100, **Nairobi** **Cell phone :** 0700370137 0700350722 **Email:** *Info@blueaglesacco.co.ke* *customercare@blueaglesacco.co.ke*	Bishop Gate,5th **Ngong Avenue, Nairobi City** **NAIROBI CITY COUNTY**			
25	**BRAEMEG REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Paul Asewe Odhiambo** P.O. Box 45112-00100, **Nairobi** **Cell phone :** 0724053548	Polla House,Polla House Building 4th Floor, Gitanga Road **Kawangware, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email *info.braemegsacco@gmail.com* *info@braemegsacco.co.ke*	**NAIROBI CITY COUNTY**			
26	**BROOKSIDE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Regina Waruguru Kibe** P.O. Box 236-00232, **Kiambu** **Cell phone:** 0736567369 **Email** *brooksidesacco@y7mail.com*	Sukari Ranch, Thika Road **Ruiru Town** **KIAMBU COUNTY**			
27	**BUNGE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stephen Rasugu** **P**.O. Box 41842-00100, **Nairobi** **Telephone** 020-2848000 **Cell phone** : 0711180913 **Email :** *bungesacco@gmail.com*	**Imani House,** **Nairobi CBD** **NAIROBI CITY COUNTY**			
28	**BUNISTA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Beatrice Awuor Omuku** P.O. Box 194-40601, **Bondo** **Cell phone:** 0768546610 0722704785 0720 012 414 **Email** *bunistasavingandcredit@yahoo.com*	Jaramogi Oginga Odinga University of Science and Technology, **Bondo Town** **SIAYA COUNTY**			
29	**CDF REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Benadette Alele Omoto** P.O. Box 46682-00100, **Nairobi** **Cell phone :** **0795618665** **Email :** *cdfsaccoltd@gmail.com*	La Coline Gardens, Masaba Road **Langata, Nairobi City** **NAIROBI CITY COUNTY**			
30	**CFAO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Nelius Waithera Ndabu** P.O. Box 3391-00506, **Nairobi** Cell phone : 0719029257	YAMAHA, Toyota Kenya Offices **Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
	(FORMERLY TEAL REGULATED NWDT SACCO SOCIETY LIMITED)	**Email** *nndabu@cfao.com*	**NAIROBI CITY COUNTY**			
31	**CHRISTIAN ENTERPRENEURS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Faith Muthoni Kariuki** P.O. Box 1460-00900, **Ruiru** **Cell phone :** 0722390833 **Email** *chesskenya@gmail.com*	Mapa House, 3rd Floor, Room F.16 **Biashara Street** **Kiambu Town** **KIAMBU COUNTY**			
32	**CIC REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Patrick Mugun** P.O. Box 59485-00200, **Nairobi** **Cell phone** : 0703099434 **Email** *saccosystem@cic.co.ke;saccomanagement@cic.co.ke*	CIC Plaza, **Upper Hill, Nairobi City** **NAIROBI COUNTY**			
33	**COCOTECH REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Joshua Nyangweso Sokoro** P.O. Box 15633-00503, **Nairobi** **Cell phone :** 0746618718 **Email** *cocotechsacco@hotmail.com*	Fameco Building, Magadi Road **Langata, Nairobi City** **NAIROBI CITY COUNTY**			
34	**COMMUNICATIONS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Edna Kemuma Nyairo** P.O. Box 1677-00606, **Nairobi** **Cell phone :** 0703042433 **Email ;** *info@casacco.co.ke*	Communication Authority of Kenya, Headquarters **Westlands, Nairobi City** **NAIROBI CITY COUNTY**			
35	**CONCORDE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. James Isaiah Odera** P.O. Box 10690-00100, **Nairobi** **Cell phone :** 0700552588 **Email ;** *info@concordesacco.com*	Centenary House, 3rd Floor, **Westlands, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
36	**CO-OPERATIVE BANK REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Pauline Wanjira Gichuki** P.O. Box 48231-00100, **Nairobi** **Cell phone :** 0711049978 0711049130 0711049128 **Email** *coopbanksacco@co-opbank.co.ke*	Co-op Bank House, Haile Sellasie Avenue **Nairobi City CBD** **NAIROBI CITY COUNTY**			
37	**COTTS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Rael Omoto** P.O. Box 42485-80100, **Mombasa** **Cell phone:** 0731003729 **Email-** *cotts.sacco@mitchellcotts.co.ke*	Mitchell Cotts Freight Kenya Ltd, **Mvita, Mombasa City** **MOMBASA COUNTY**			
38	**DAVIS & SHIRTLIFF REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Eunice Wanjiku Mwangi** P.O. Box 41762-00100, **Nairobi** **Cell phone :** 0711079811 **Email ;** *D&Ssacco.Office@dayliff.com*	Davis & Shirtliff Building, **Makadara, Nairobi City** **NAIROBI CITY COUNTY**			
39	**DEVCO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Hillary Kimutai Koskey** P.O. Box 30645-00100, **Nairobi** **Cell phone :** 0721470786 **Email ;** *info@devcosacco.co.ke*	KMA Building,Mara Road **Upper Hill, Nairobi City** **NAIROBI CITY COUNTY**			
40	**DHAMINI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Hezekiel Mbogo** P.O. Box 44749-00100, **Nairobi** **Cell phone :** 0714373862 **Email ;** *dhaminisacco@gmail.com* *customercare@dhaminisacco.com*	ACK Parking Silo, **Nairobi City** **NAIROBI CITY COUNTY**			
41	**GLOBAL EXPRESS SACCO SOCIETY LIMITED**	**Mr. Godfrey Kiptoo** P.O. Box 67577-00200, **Nairobi**	DHL House,Lusaka Witu Road **Makadara, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
	(FORMERLY DHL REGULATED NWDT SACCO SOCIETY LIMITED)	**Cell phone** : 0711017120/ 0722836746 **Email ;** *dhl.sacco@dhl.com*	**NAIROBI CITY COUNTY**			
42	**DIGITAL MEDIA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Risper Oeri** P.O. Box 69979-00400, **Nairobi** **Cell phone :** 0703012200 **Email-** *info@digitalsacco.com; ceo@digitalsacco.com*	Red Commercial Complex, **Embakasi, Nairobi City** **NAIROBI CITY COUNTY**			
43	**DUDU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Kenneth Kibunja Mudamba Adisa** P.O. Box 30772-00100, **Nairobi** **Telephone:** 020862264/5/6 **Email –** *dusco@icipe.org*	TRO Conference Building, **Kasarani, Nairobi City** **NAIROBI CITY COUNTY**			
44	**EAGLE'S EYE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mercy Syonzau Musomba** P.O. Box 3809-01002, **Thika** **Cell phone:** 0796340340 0758527400 **Email.** *info@eagleseyesacco.com*	Boston House **Thika, Makongeni** **KIAMBU COUNTY**			
45	**EMBASSAVA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. James Kabue Ngethe** P.O. Box 3546-00200, **Nairobi** **Cell phone :** 0790248751 0777172225 **Email** *info@embassavasacco.com*	Jiwabhai Vekaria Building, **Nairobi City** **NAIROBI CITY COUNTY**			
46	**ENERGY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stanley Mwachi** P.O. Box 10585-00100, **Nairobi** **Cell phone :** 0725321518	Kawi Complex Block A, Redcross Road **Langata, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email- *energysacco@gmail.com*	**NAIROBI CITY COUNTY**			
47	**EPZA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jecinta Murage** P.O. Box 788-00242, **Athi River** **Cell phone:** 0703424676 0114190454 0114192568 **Email** *epzasacco@gmail.com*	EPZ, **Athi River** **MACHAKOS COUNTY**			
48	**EQUITY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Julius Mutuku Maweu** P.O. Box 75104-00200, **Nairobi** **Cell phone :** 0763201502 0763026951 0763026901 **Email** *eblsacco@equitybank.co.ke*	Equity Center, **Langata, Nairobi City** **NAIROBI CITY COUNTY**			
49	**ESTA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Samuel Waweru Kamau** P.O. Box 75104-00200, **Muranga** **Telephone:** 0202655035 **Email** *estasacco@gmail.com* *info@estasacco.co.ke*	Kakuzi PLC Athara Office, **Makuyu Market Centre** **MURANGA COUNTY**			
50	**EXAMS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Jared Kipkorir Bett** P.O. Box 24 - 01000, **Nairobi** **Cell phone :** 0701567772 0787329887 **Email-** *info@examssacco.com;* *examssacco@gmail.com;* *esacco@knec.ac.ke*	New Mitihani House, Popo Road South C, **Starehe, Nairobi City** **NAIROBI CITY COUNTY**			
51	**FAMILY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Justin Gitonga Nyaga** P.O. Box 74145 - 00200, **Nairobi** **Cell phone** 0792789217	Family Bank Towers, **Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email - *familysaccostaff@familybank.co.ke; familybanksacco@gmail.com*	**NAIROBI CITY COUNTY**			
52	**FARMERS CHOICE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Eunice Wachichi Gichohi** P.O. Box 47791 - 00100, **Nairobi** **Cell phone : -** 0717162066 **Email –** *fclsacco@gmail.com info@farmerschoicesacco.co.ke*	Cemtek, **Kahawa West, Nairobi City** **NAIROBI CITY COUNTY**			
53	**FAULU BANK REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Deborah Nabwire** P.O. Box 60240 - 00200, **Nairobi** **Cell phone :** - 0711074106 **Email -** *faulubanksacco@gmail.com; faulubank_sacco@faulukenya.com*	Faulu NFB Building, **Nairobi City** **NAIROBI CITY COUNTY**			
54	**FINNLEMM REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. James Kidzugane** P.O. Box 67666 - 00200, **Nairobi** **Cell phone :** 0722607983 **Email-** *manager@finnlemm.com; customer.care@finnlemm.com*	Finnlemm House, **Nairobi City** **NAIROBI CITY COUNTY**			
55	**FORWARD TRAVELLERS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Esther Waithira Kang'au** P.O. Box 1272 - 00518, **Kayole** **Cell phone:** 0735961532 254 (020) 7602880 **Email** *forwardtravellersltd@gmail.com*	Forward Building Along Spine Road, Opposite KWFT, **Embakasi, Nairobi City** **NAIROBI CITY COUNTY**			
56	**FUGO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. John Ndungu Mwenda** P.O. Box 6434 - 00300, **Nairobi** **Cell phone :** 0733275108 **Email-** *fugosacco@yahoo.com*	Full Gospel Churches of Kenya, Outering Rd, **Off Manyanja Rd Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
57	**GATHERS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Charles Mucheru Karanja** P.O. Box 267 - 01030, **Gatundu** **Cell phone –** 0717247600 **Email** *gatherssacco14@gmail.com*	Landmark Building, Kinale Road **Gatundu Town Centre** **KIAMBU COUNTY**			
58	**GRAIN BULK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Silas Kiprop Kipsang** P.O. Box 80469 - 80100, **Mombasa** **Cell phone –** 0700038471 0781010300 **Email** *grainbulksacco@gmail.com* *info@grainbulksacco.co.ke*	Grain Bulk Terminal Office Building, **Beira Road, Mvita, Mombasa City** **MOMBASA COUNTY**			
59	**GRAND GRANITE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Erick Osoro** P.O. Box 18399 - 00100, **Kitengela** **Cell phone –** 0722708975 0724754918 18176738035 **Email -** *info@GrandGraniteDiasporasacco.com*	Grand Midtown Apartments, Along Murang'a Road **Upper hill** **Nairobi** **NAIROBI CITY COUNTY**			
60	**GREEN ARO COMMUNITY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Thomas Ngesa Ondong** P.O. Box 177 - 60402, **Bondo** **Cell Phone** 070396226 **Email** *greenarosacco@yahoo.com*	Sacco House Asembo Ramba Mkt /Dispensary Road **Ndori Market Centre** **SIAYA COUNTY**			
61	**HACO REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Josephine Isabella Muthoni Njeru** P.O. Box 43903 - 00100, **Nairobi** **Cell phone:** 0786189782 **Email** *info@hacosacco.co.ke*	Contour Business Centre, **Kasarani, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
62	**HEART REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Edith Murunga** P.O. Box 70000- 00400, **Nairobi** **Telephone** 020- 2390954 010-2510592 **Email** *heartsacco@gmail.com* ***ceo@heartsacco.co.ke***	Tana House, **Karen, Nairobi City** **NAIROBI CITY COUNTY**			
63	**HELB REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Elvis Otieno Okeyo** P.O. Box 69489 - 00400, **Nairobi** **Cell phone** 0711052499 0711052 799 **Email** *helbsaccocmc@helb.co.ke* *info@helbsacco.co.ke*	Anniversary Towers, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
64	**HILLS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Ann Jemesunde Tanui** P.O. Box 234 - 30301, **Nandi Hills** **Cell phone –** 0725761668 **Email –** *hills_sacco@yahoo.com*	Street O.E.P Plaza, **Nandi Hills Town** **NANDI COUNTY**			
65	**HOECHEM REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr.Peter. M. Wanjiru** P.O. Box 30467 - 00100, **Nairobi** **Cell phone** 0703753777 **Email** *info@hoechemsacco.co.ke* *hoechem@gmail.com*	Highchem Complex, Mogadishu Road **Nairobi City** **NAIROBI CITY COUNTY**			
66	**HYPERFLORA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Peninnah Kithinji** P.O. Box 1076 - 10400, **Nanyuki** **Cell phone** 0757701852 **Email** *hyperflorasacco@gmail.com*	Kariki Farm Kangaita -Nanyuki Road **Nanyuki Town** **MERU COUNTY**			
67	**ICEA AGENTS REGULATED NWDT**	**Mr. George Ogwara Ogato** P.O. Box 46143 - 00100, **Nairobi**	Kodi Road -House House No. 24, Kodi Road			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
	SACCO SOCIETY LIMITED	**Cell phone –** 0740545228 **Email -** *iceaagentssacco@gmail.com* *info@iceaagentssacco.co.ke*	**Nairobi West, Nairobi City** **NAIROBI CITY COUNTY**			
68	**IRRIGATION REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Laureen Khatambi Shililu** P.O. Box 30372 - 00100, **Nairobi** **Telephone-** 202711380 202711468 **Email -** *isacco@irrigation.go.ke*	Unyunyuzi House, **Dagoretti, Nairobi City** **NAIROBI CITY COUNTY**			
69	**JACHIN REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Ephantus Kagutha Mwangi** P.O. Box 16770 - 00100, **Nairobi** **Cell phone –** 0710995995 **Email –** *jachinsacco@gmail.com*	Hadada Gardens, **Kindaruma Nairobi City** **NAIROBI COUNTY**			
70	**JAVA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Salome Njeri Njoki** P.O. Box 21533 - 00505, **Nairobi** **Cell phone –** 0790926494 **Email -** *javasacco@javahouselimited.com*	ABC Place, **Westlands, Nairobi City** **NAIROBI CITY COUNTY**			
71	**JUMUIYA YA ULAYA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jackline Maina** P.O. Box 29960 - 00100, **Nairobi** **Cell phone –** 0753113551 0792113551 **Email -** *jumuiayaulayasacco@gmail.com*	Dunhill Towers, **Westlands, Nairobi City** **NAIROBI CITY COUNTY**			
72	**KABARAK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Geoffrey Kisabit** Private bag 20157, **Kabarak** **Cell phone –** 0745575767	Students Centre, **Kabarak, Nakuru Town**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email- *kabarakuniversitysacco@gmail.com*	**NAKURU COUNTY**			
73	**KAG REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Tom Auma** P.O. Box 67014 - 00200, **Nairobi** **Cell phone** 719097000, 110008601 731402784 **Email** *info@kagsacco.co.ke;kagsacco@yahoo.com*	KAG University, Mumias South Road **Nairobi City** **NAIROBI CITY COUNTY**			
74	**KANISA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Godfrey M. Mwangi** P.O. Box 1225 - 00606, **Nairobi** **Cell phone :** 0111056100 0714612049 0780612049 **Email** *info@kanisa-sacco.org*	Desmond Tutu Conference Center, **Waiyaki Way, Nairobi City** **NAIROBI CITY COUNTY**			
75	**KASNEB REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Salome Achieng Onyango** P.O. Box 41362-00100, **Nairobi** **Cell phone –** 0757915479 0202712828 0204923000 **Email –** *sacco@kasneb.or.ke* *kasnebsacco@gmail.com*	KASNEB Towers, **Upper Hill, Nairobi City** **NAIROBI CITY COUNTY**			
76	**KEMRI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. James Karithi** P.O. Box 19643 - 00202, **Nairobi** **Cell phone :** 0713629194 **Email** *kemrisacco@yahoo.com,info@kemrisacco.com*	Kenya Medical Research Institute Headquarters, **Langata, Nairobi City** **NAIROBI CITY COUNTY**			
77	**KENCHIC REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mary Gathoni Kamau** P.O. Box 20052 - 00200, **Nairobi** **Cell phone :**	Exsan House Building, **Makadara, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		0706663396 0703056117 0703056180 **Email** *kenchic.sacco@kenchic.com*	**NAIROBI CITY COUNTY**			
78	**KENFAM REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Rebecca Kimani** P.O. Box 26915 - 00504, **Nairobi** **Cell phone :** 0701192135 **Email** *info@kenfamsacco.co.ke*	South Gate Centre, Along Mukoma Road, **South B, Nairobi City** **NAIROBI CITY COUNTY**			
79	**KENRED REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Josiah Karuri Wainaina** P.O. Box 40712 - 00100, **Nairobi** **Cell phone :** 0703037000 0794582188 **Email** *kenred@redcross.or.ke*	Red Cross Building, **Langata, Nairobi City** **NAIROBI CITY COUNTY**			
80	**KENTOURS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Susan Chege** P.O. Box 79333 - 00200, **Nairobi** **Cell phone:** 0709309000 0733667596 0722968596 **Email** *info@kentours.co.ke*	Commodore Office Suites, **Kilimani, Nairobi** **NAIROBI CITY COUNTY**			
81	**KENYA MEDICAL ASSOCIATION REGULATED NWDT SACCO SOCIETY LIMITED**	**CPA (Mr). Andrew Kasola Mutua** P.O. Box 413 - 00202, **Nairobi** **Telephone:** 0202675620 **Cell phone:** 0722519037 **Email:** *info@kmasacco.com*	KMA Centre, **Upper Hill, Nairobi City** **NAIROBI CITY COUNTY**			
82	**KENYA RE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Emilly Esokomi** P.O. Box 30271 - 00100 **Nairobi** **Cell phone :**	Reinsurance Plaza, **Nairobi**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		0703083380 0703083376 0703083359 **Email** *kenyaresacco@kenyare.co.ke*	**NAIROBI CITY COUNTY**			
83	**KENYA RURAL ROADS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Festus Kipsang** P.O. Box 48151 - 00100, **Nairobi** **Telephone** 020-8013846 **Cell phone :** **0708 617 393** **Email** *kerrasacco1@gmail.com*	Barabara Plaza, **Embakasi, Nairobi** **NAIROBI CITY COUNTY**			
84	**KENYA USA DIASPORA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Evelyn Olunja** P.O. Box 29800 - 00100, **Nairobi** **Cell phone :** 0790239753 +16783987728 **Email** *info@kenyadiasporasacco.com*	Crescent Lane Off Parklands Rd, **Parklands** **NAIROBI CITY COUNTY**			
85	**KENYATTA MATIBABU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stanley Mwaura** P.O. Box 2117 - 00202, **Nairobi** **Cell phone :** 0726309593 **Email** *info@kenyattamatibabusacco.or.ke* *kmatsacco@yahoo.com*	Flamingo Towers, Mezzanine 2 Wing B, Mara Road, **Upper Hill** **Nairobi City** **NAIROBI CITY COUNTY**	1.	KNH Maintenance Department, Along Hospital Road, Nairobi	Nairobi
86	**KETEPA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Millicent Chebwogen Chepkwony** P.O. Box 413 - 20200, **Kericho** **Cell phone**: 0777788830 **Email.** *ketepasaccoltd@yahoo.com* *info@ketepasacco.com*	Ketepa Head office Brooke House, **Kericho Town** **KERICHO COUNTY**	1	Brooke Trading Centre	Kericho
87	**KEWISCO REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Roseanne Wambui Mwangi** P.O. Box 4491 -00200, **Nairobi**	West End Place, **Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Cell phone : 0111120601 **Email.** *info@kewiscosacco.org*	**NAIROBI CITY COUNTY**			
88	**KIAMBU CHANIA UMOJA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Monica Mugure Njoroge** P.O. Box 7715 - 01000, **Thika** **Cell phone:** 0720944534 **0723703396** **Email;** *kiambuchaniasacco@yahoo.com*	Thika Stadium Offices, Stadium Rd **Thika Town** **KIAMBU COUNTY**			
89	**KIATU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. John Kiarie Njoroge,** P.O. Box 595 - 00217, **Limuru** **Cell phone:** 0711655250 **Email;** *info@kiatusacco.co.ke;*	BATA Shoe Company Premises, **Limuru Town Centre** **KIAMBU COUNTY**			
90	**KICO REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mercy Njoki Njoroge** P.O. Box 55319 - 00200, **Nairobi** **Cell phone :** 0715228333 0798228333 **Email;** *kico.sacco@gmail.com* *info@kicosacco.com*	Bruce House, **Nairobi** **NAIROBI CITY COUNTY**			
91	**KIDAPU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Samuel Ngugi Kinuthia** P.O. Box 2303-009000, **Kiambu** **Cell phone:** 0704999111 **Email;** *info@kidapusacco.co.ke*	Kikinga House, 6th Floor, Biashara Street **Kiambu Town** **KIAMBU COUNTY**			
92	**KIJABE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Alex Gachina Irungu** P.O. Box 94-02200, **Kijabe** **Cell phone:** 0759 938365 **Email.** *saccokijabeltd1@gmail.com*	AIC Kijabe Hospital **Kijabe Town** **KIAMBU COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
93	**KILELE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Caroline Mugwe** P.O. Box 28403-00200, **Nairobi** **Telephone:** 0204403082 **Cell phone:** 0740861656 **Email.** *info@kilelesacco.com*	KUSSCO Centre, **Upper-Hill, Nairobi City** **NAIROBI CITY COUNTY**			
94	**KIMTECH REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Lucy Njoki Muhoro** P.O. Box 1913-10100, **Nyeri** **Cell phone:** 0716313930 **Email.** *kimtechsacco@gmail.com*	Dedan Kimathi University of Technology, Resource Centre II, Nyeri-Mweiga Rd, Nyeri **Nyeri Town** **NYERI COUNTY**			
95	**KINGA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Caroline Kagwiria** P.O. Box 22591-00400, **Nairobi** **Cell phone :** 0794475547 **Email.** *kingasacco@pskenya.org*	Jumuia Place, Lenana Rd **Kilimani,** **Nairobi City** **NAIROBI CITY COUNTY**			
96	**KINGSIZE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Martin Omondi Ogola** P.O. Box 18034 - 00500, **Nairobi** **Cell phone :** 0702286585 0786794496 **Email.** *info@kingsizesacco.co.ke* *kingsizesacco@gmail.com*	Nairobi Bottlers Premises, **Embakasi, Nairobi** **NAIROBI CITY COUNTY**			
97	**KIRUNGII REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Rosemary Wanjiru Kiriungi** P.O. Box 30029 - 0100, **Nairobi** **Cell phone :** 0719039000 0719039407 **Email.** *ksacco@deloitte.co.ke*	Deloitte Place, Muthangari, **Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		hello@kirungiisacco.co.ke				
98	**KUTAFITI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Loyce Karibu Karisa** P.O. Box 230 - 80108, **Kilifi** **Cell phone:** 0770264841 0114776329 **Email.** kutafiti@gmail.com	Kutafiti SACCO Premises, Mabirikani, **Kilifi Town** **KILIFI COUNTY**			
99	**LAW SOCIETY OF KENYA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Samuel Ogosi Ogosi** P.O. Box 6740- 00100, **Nairobi** **Telephone -** 020-5146300 **Cell phone:** 0728788092 **Email.** info@lsksacco.co.ke	Crawford Business Park, **Nairobi** **NAIROBI CITY COUNTY**			
100	**LIMLAK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stanley Gitari Kanyuiro** P.O. Box 1306- 00217, **Limuru** **Cell phone:** 0716-029-560 0115 -435-453 **Email** limlaksacco03@yahoo.com; limlaksacco03@gmail.com	USHIRIKA Building, **Limuru Town** **KIAMBU COUNTY**			
101	**LOMPASAGO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Gilbert Muhambi Seru** P.O. Box 17553- 00500, **Nairobi** **Cell phone :** 0733861315 0776098515 **Email :** info@lompasagosacco.com	THEEVAN Building, Nairobi **NAIROBI CITY COUNTY**			
102	**LONDON REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Joyce Wairimu Irungu** P.O. Box 57387-00200, **Athi River** **Cell phone:** 0746703657 0720039768 0726386743	Athi river London Distillers Premises, **Athi River**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email. *london15sacco@gmail.com*	**MACHAKOS COUNTY**			
103	**MADISON SACCO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Pharmenas Nzilu Mutia** P.O. Box 47382-0100, **Nairobi** **Cell phone :** 0759836292 **Email ;** *sacco@madison.co.ke*	Madison House, **Upper Hill, Nairobi** **NAIROBI CITY COUNTY**			
104	**MAJANEES REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jacquiline Kageni** P.O. Box 001 **Limuru** Cell phone : **0714453547** **Email :** *majaneessacco@gmail.com*	Mabroukie Tea Factory, **Limuru** **KIAMBU COUNTY**			
105	**MAKTABA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Edward Amayo Otieno** P.O. Box 4156- 00200, **Nairobi** **Cell phone :** 0703245921 Email *info@maktabasacco.com* *maktabasacco2015@gmail.com*	Maktaba Kuu Building Upperhill Garden, **Upper Hill, Nairobi** **NAIROBI CITY COUNTY**			
106	**MASTERWAYS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Nelly Matiko** P.O. Box 38715-00600, **Nairobi** **Cell phone :** 0777817724 0793690065 **Email** *masterwaysacco@gmail.com*	OLD MUTUAL Building, Kimathi Street **Nairobi** **NAIROBI CITY COUNTY**			
107	**MATAARA TRAVELLERS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jacinta N. Mburu** P.O. Box 1750- 01000, **Kiambu** **Cell phone**: 07010366 51 **Email:** *mataarasacco@gmail.com*	Kihanya Building, **Kiambu Town** **KIAMBU COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
108	**MIKEBE REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Victoria Nyawira Wanjohi** P.O. Box 109-01000, **Kiambu** **Telephone:** 0202121349 **Cell phone:** 0745735783 0768313057 **Email:** *mikebesacco@gmail.com* *info@mikebesacco.co.ke*	NAMPAK Building, Industrial Rd **Ruiru** **KIAMBU COUNTY**			
109	**MINET REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Ignatius Muyonga** P.O. Box 48279-00100, **Nairobi** **Cell phone :** 0720 – 615299 0721 – 383861 **0793-484896** **Email :** *minet.sacco@minet.co.ke*	MINET House, **Nairobi CBD** **NAIROBI CITY COUNTY**			
110	**MKOMBOZI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Catherine Anyango** P.O. Box 62727-00200, **Nairobi** **Cell phone :** 0720881879 0769707353 **Email :** *ircmkombozi@gmail.com,*	Alpha Centre, GODOWN NO 85, **Embakasi** **NAIROBI CITY COUNTY**			
111	**MOFAA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Charles Mwangi** P.O. Box 64742-00620, **Nairobi** **Cell phone :** 0717929424 **Email** *sacco@mofaenterprises.com*	Jeda Plaza Roysambu, Off Lumumba Drive **Nairobi City** **NAIROBI CITY COUNTY**			
112	**MOUNT KENYA UNIVERSITY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Bernard Muriithi Muchiri** P.O. Box 342-01000, **Kiambu** **Cell phone:** 0702140074 **Email** *mkusacco18@gmail.com;mkusacco@mku.ac.ke*	SACCO CENTRE Alumni Plaza Room 212, **General Kago St.** **Thika Town** **KIAMBU COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
113	**MTN REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. John Chege Mungai** P.O. Box 944-10200, **Nairobi** **Cell phone :** 0720857409 **Email :** *mtnsaccoltd@yahoo.com* *info@mtnsacco.co.ke*	Oluoch Building, Manyeki Rd **Muranga Town Centre** **MURANGA COUNTY**			
114	**MZIMA SPRINGS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Justin Ndetei** P.O. Box 59857-00200, **Nairobi** **Cell phone :** 0797686483 0703- 034 331/6 **Email ;** *mzimasprings@strathmore.edu*	Student Centre 1st Floor Strathmore University, **Nairobi City** **NAIROBI CITY COUNTY**			
115	**NAIROBI CONSUMERS REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Eunice Wavinya Musyoki** P.O. Box 36-00300, **Nairobi** **Cell phone :** 0728238744 0789698366 0757422831 0722914133 **Email** *nairobiconsumers@gmail.com* *info@nairobiconsumerssacco.co.ke*	Nairobi Consumers SACCO Premises, **Utawala** **NAIROBI CITY COUNTY**			
116	**NAIROBI WATER REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Lucy Njeri Watari** P.O. Box 13880-00100, **Nairobi** **Cell phone :** 0711485922 **Email :** *naciwasco@nairobiwater.co.ke;naciwasco@yahoo.com* *info@nairobiwatersacco.co.ke*	Garden Chambers Building, **Nairobi City** **NAIROBI CITY COUNTY**			
117	**NENDENI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jessica Wavinya Mwalali.** P.O. Box 228-00242, **Kajiado** **Cell phone:** 0708100897 **Email:**	PCEA Kitengela Township Church Building, **Kajiado** **KAJIADO COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		nendenisacco@yahoo.com *info@nendenisacco.co.ke*				
118	**NENO REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Agnes Wanja Mwenje** P.O. Box 660- 60100, **Embu** **Cell phone :** 0748223344 **Email** *nenosacco98@gmail.com* *nenosacco@yahoo.com*	Pearl Centre House, **Embu Town** **EMBU COUNTY**			
119	**NETWORK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. John G. Warui** P.O. Box 56985-00200, **Nairobi** **Cell phone :** 0719-012454 0737 – 262107 0721-295265 **Email** *networksacco@gmail.com* *nsacco@standardmedia.co.ke*	Standard Group Center, **Embakasi** **NAIROBI CITY COUNTY**			
120	**NIMEPATA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. John Kiarie Njoroge** P.O. Box 55405-00200, **Nairobi** **Telephone:** 0115067340 **+254740473053** **Email** *nimepatasacco@gmail.com*	International Leadership University,Mtito Andei Rd **Kilimani, Nairobi City** **NAIROBI CITY COUNTY**			
121	**NYUMBA GENERATIONS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Hamisi Mohammed Mwamtaji** P.O. Box 83594-80100, **Mombasa** **Cell phone :** 0792483314 **Email** *nyumbasacco@gmail.com*	Corrugated Sheets Limited, New Mombasa-Nairobi Highway **Mikindani, Mombasa** **MOMBASA COUNTY**			
122	**NYUMBA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Nicholas Naftali Njoroge** P.O. Box 30088-00100, **Nairobi** **Cell phone :** 0707054728 **Email** *info@nyumbasacco.co.ke*	Applewood Adams, **Ngong Road, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
123	**OLKAUNSEL REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mourine Kemunto** P.O. Box 540-01100, **Kajiado** **Cell phone:** 0794681060 0722975131 0720716936 **Email** *sacco.olkaunsel@gmail.com*,	County Assembly Block, **KWA DC, Kajiado Town** **KAJIADO COUNTY**			
124	**PANDA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Esther Wangari Muchiri** **P.o Box 884** **Naivasha** **C/O Panda Flowers** **Cell phone**: 0703191312 **Email** *info@pandasacco.co.ke*	Flower Business Park, **Naivasha Town** **NAKURU COUNTY**			
125	**PARENTS PLAN REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Nancy Njeri Kamote** P.O. Box 25196 -00603 **Nairobi** **Telephone:** 0202761000 0709859000 **Email** *kenyaparents.plansacco@plan-international.org*	Methodist Ministry Centre, Block C, **Lavington, Nairobi City** **NAIROBI CITY COUNTY**			
126	**PARLIAMENTARIANS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Daniel Mwita** P.O. Box 44809-00100, **Nairobi** **Cell phone :** 0725451184 0701160653 0721668574 **Email :** *info@pacososacco.co.ke*	Protection House Parliament Building, **Parliament Road, Nairobi City Centre** **NAIROBI CITY COUNTY**			
127	**PCEA KAYOLE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Benson Kihara Muraihu** P.O. Box 967-00518, **Nairobi** **Cell phone :** 0770150002 0702 435 395 0743 569 357	PCEA Kayole Church, **Kayole, Nairobi Centre**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email *pceakayolesacco@gmail.com;info@pceakayolesacco.com*	**NAIROBI CITY COUNTY**			
128	**PCEA MAKUPA PARISH REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Joseph Njoroge Wangui** P.O. Box 97648- 80112, **Mombasa** **Cell phone :** 0726406225 **Email** *info@makupasacco.co.ke*	PCEA MAKUPA CHURCH, **Makupa, Mombasa City** **MOMBASA COUNTY**			
129	**PCEA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Ruth Njeri Maina** P.O. Box 27573-00506, **Nairobi** **Cell phone** : 0720403460/ 0792633308 **Email :** *pceasaccoltd@gmail.com*	PCEA Jitegemea House, Head Office, **South C, Nairobi City** **NAIROBI CITY COUNTY**			
130	**RUPSA REGULATED NWDT SACCO SOCIETY** *(FORMERLY PCEA RUIRU REGULATED NWDT SACCO SOCIETY LIMITED)*	**Mr. Julius Mbugua Mwangi** P.O. Box 1497-00232, **Nairobi** **Cell phone :** 0717604010 0738775754 **Email :** *pcearuirusacco@gmail.com info@pcearuirusacco.com*	PCEA Ruiru Town Plaza, **Ruiru Town Centre** **KIAMBU COUNTY**			
131	**PEFA NAIROBI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Lucy Njeri Gatuhi** P.O. Box 79459-00200, **Nairobi** **Cell phone :** 0701619243 0728292836 **Email :** *pefasacco2014@gmail.com*	Solar House 3rd Floor, **Nairobi City** **NAIROBI CITY COUNTY**			
132	**MARIDHAWA REGULATED NWDT SACCO SOCIETY** **(**FORMERLY PICEA STAFF REGULATED NWDT SACCO SOCIETY LIMITED)	**Ms. Hannah Wangumo Njangiru** P.O. Box 43013-00100, **Nairobi** **Cell phone** : 0741540463/4 **Email :** *piceacoop@gmail.com*	OLD Mutual Tower, **Upper hill, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
133	**POLYTECH REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Stephen Mwangi Mburu** P.O. Box 56679-00200, **Nairobi** **Cell phone** : 0719421588 **Email :** *info@polytech.co.ke* *polytechsacco@yahoo.com* *polytechsacco11@gmail.com*	Technical University of Kenya, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
134	**POST BANK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Timothy Muraguri** P.O. Box 30313-00100, **Nairobi** **Cell phone :** +254716163034 **Email :** *sacco@postbank.co.ke*	Post Bank House, **Banda Street,** **Nairobi City CBD** **NAIROBI CITY COUNTY**			
135	**QUEENSWAY REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Joshua Gichuru Ng'ang'a** P.O. Box 48165-00100, **Nairobi** **Cell phone :** 0718859748 0794584894 **Email** *info@queenswaycoopsocieties.com*	Ojijo Plaza, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
136	**RADIO GUARD REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Margaret Jahenda** P.O. Box 27546-00506, **Nairobi** **Cell phone:** 0704595466 **Email** *radioguardsacco@gmail.com;* *info@radioguardsacco.co.ke*	NACICO Plaza, **Kamukunji, Nairobi City CBD** **NAIROBI CITY COUNTY**			
137	**RAMBHAI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Rachael Awuor Oyamo** P.O. Box 41328-00100, **Nairobi** **Cell phone :** 0741426256 **Email** *rambhaisacco86@gmail.com*	Theevan Building City Stadium, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
138	**RAMCO GROUP REGULATED NWDT**	**Ms. Winnie Akuku** P.O. Box 18639-00500, **Nairobi**	KCB Building, **Industrial Area,** **Nairobi City CBD**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
	SACCO SOCIETY LIMITED	**Telephone:** 0202003412 **Cell phone** 0718423941 **Email:** *ramcogroupsacco@gmail.com*	**NAIROBI CITY COUNTY**			
139	**RELI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Anastacia Musyimi Kanini** P.O. Box 55541-00200, **Nairobi** **Cell phone** : 0727796323 0729210867 **Email** *info@relisacco.co.ke*	Kenya Railways Headquarters, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
140	**RELIEF REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Gabriel Simbi Opala** P.O. Box 73226-00200, **Nairobi** **Cell phone :** 0790500496 **Email :** *info@reliefsacco.co.ke*	International Committee of the Red Cross Offices, **Nairobi City CBD** **NAIROBI CITY COUNTY**			
141	**REMBO SHUTTLE REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Joseph Mwangi Gioche** P.O. Box 458-00241, **Nairobi** **Cell phone** : 0731645300 0703198805 **Email :** *remboshuttle@gmail.com*	Red Heron centre Nairobi-Namanga Rd, **Kitengela** **KAJIADO COUNTY**			
142	**ROYAL MEDIA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Lydia Wanjiru Maina** P.O. Box 7468-00300, **Nairobi** **Cell phone :** 0721-489596 0796-541117 **Email:** *sacco@Royalmedia.co.ke* *royalmediasacco@gmail.com*	Communication Centre, **Dennis Pritt Road, Nairobi City CBD** **NAIROBI CITY COUNTY**			
143	**RUBANI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Damaris Wairimu Wang'ombe** P.O. Box 57509-00200, **Nairobi**	Rubani House, **Embakasi, Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Cell phone : 0706172844 **Email :** *rubanisacco@gmail.com*	**NAIROBI CITY COUNTY**			
144	**SAUTI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Estella Otuoma** P.O. Box 30042-00100, **Nairobi** **Telephone:** 0206651118 0202108693 **Email :** *sautisaccoltd@gmail.com*	Sauti office, **South B, Nairobi City** **NAIROBI CITY COUNTY**			
145	**SAWA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Josephine Nyambura Muchoki** P.O. Box 46143-00100, **Nairobi** **Cell phone :** 072883485 071288254 0722576048 **Email :** *sawasacco@yahoo.com;sawasacco@gmail.com*	West Park Suites,Ojijo Rd **Westlands, Nairobi City** **NAIROBI CITY COUNTY**			
146	**SHAMIRI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Pamela Indagasi Makiya** P.O. Box 7504-30100, **Eldoret** **Cell phone:** 0707737161 **Email** *shamirisacco@gmail.com*	MTRH Financial Center of Excellence, **Nandi Rd, Eldoret Town** **UASINGISHU COUNTY**			
147	**SHELLOYEES REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Nanzala Martha Jonathan** P.O. Box 73902-00200, **Nairobi** **Cell phone :** 0713171618 **Email :** *info@shelloyeessacco.co.ke*	Vienna Court, **Nairobi City** **NAIROBI CITY COUNTY**			
148	**SISI KWA SISI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Alfred Ruwa Gona** P.O. Box 90434-80100, **Mombasa** **Cell phone:** 0114 073 028	Pandya Memorial Hospital, **Mombasa City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		0108 428 489 **Email** *skssacco@yahoo.com*	**MOMBASA COUNTY**			
149	**SMART SAVERS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Lilian Atieno Odeny** P.O. Box 30527-00100, **Nairobi** **Cell phone :** 0757894737 0703013359 **Email :** *manager@smartsavers.co.ke*	Isuzu East Africa, **Enterprise Rd,** **Nairobi City** **NAIROBI CITY COUNTY**			
150	**STOKE - UK DIASPORA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Simon Njoroge** P.O. Box 73458-00200, **Nairobi** **Cell phone :** +254703360407 **Email** *info@stokeukdiasporasacco.com*	1st Floor Sinkeed Arcade, Namaga Rd **Kitengela.** **NAIROBI CITY COUNTY**			
151	**TAA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mary Mwari Patrick** P.O. Box 10535-00100, **Nairobi** **Cell phone :** 0724265520 **Email ;** *info@taasacco.com* *taasacco1999@gmail.com*	Finance House,10th Floor, **Nairobi City** **NAIROBI CITY COUNTY**			
152	**TETRA PAK REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Kennedy Zachariah Muholo** P.O. Box 78340-00507, **Nairobi** **Telephone:** 0206909314 **Cell phone** 0714211611 **Email:** *info@tetrapaksacco.co.ke*	SMK Business Centre Tetrapak Building **Nairobi City** **NAIROBI CITY COUNTY**			
153	**THE STANDARD REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Kenneth Chelimo** P.O. Box 30080-00100, **Nairobi** **Cell phone :** 0709012134/5	The Standard Group Centre, **Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		Email : ssacco@standardmedia.co.ke				
154	**TORCH REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Wilfred Mwangi Muthaka** P.O. Box 90401-80100, **Mombasa** **Cell phone:** 0768429245 0734523777 **Email:** *info@torchsacco.com*	Kenya Petroleum Refinery Premises, Refinery Road **Mombasa City** **MOMBASA COUNTY**			
155	**TOTAL REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Moses Ndarwa Mathu** P.O. Box 30675-00100, **Nairobi** **Cell phone:** 0721573832/0721351906 **Telephone** 020 2897207 **Email:** *info@totalsacco.co.ke*	Regal Plaza, Limuru Road **Nairobi City** **NAIROBI CITY COUNTY**			
156	**TRAMOM REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Amos Tangai Nyambu** P.O. Box 93008-80102, **Mombasa** **Telephone:** 0422002737 **Cell Phone** 0730 785785 **Email** *info@tramomsacco.com*	Dynamic Building, Changamwe, **Mombasa City** **MOMBASA COUNTY**			
157	**TRANSGLOB REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Edith Omumani Abuko** P.O. Box 11364-00400, **Nairobi** **Telephone:** 20827084 **Cell phone: 0759574441** **Email** *transglobsacco@acceler.co.ke*	Acceler Towers, JKIA, **Nairobi City** **NAIROBI CITY COUNTY**			
158	**TRANSWEST REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Bellah Auma Agunyo** P.O. Box 794-30200, **Kitale** **Cell phone:**	Ebby Towers, Kenyatta Street **Kitale Town**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		0773593288 0746108732 **Email:** *transwestsacco@gmail.com*	**TRANS NZOIA COUNTY**			
159	**UAMINIFU REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Mary Wanjiru Njunge** P.O. Box 4179-00506, **Nairobi** **Cell phone :** 0705-000-919 0700-180-335 0111616215 **Email :** *uaminifu@kwftbank.com*	KWFT Centre, Kiambere Road **Nairobi City** **NAIROBI CITY COUNTY**			
160	**UBORA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Richard Mokaya** P.O. Box 54974-00200, **Nairobi** **Cell phone :** 0700156971 2069488261 2069488305 **Email :** *ubora@kebs.org*	KEBS Headquarters, Popo Road **Nairobi City** **NAIROBI CITY COUNTY**			
161	**UKAGUZI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Benjamin Kiptoo Chumba** P.O. Box 61055-00200, **Nairobi** **Cell phone :** 0714124335 0759693454 **Email** *ukaguzisacco@yahoo.com*	Anniversary Tower, University Way **Nairobi City** **NAIROBI CITY COUNTY**			
162	**UKOMBOZI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Bernard Masai Kipkures** P.O. Box 2758-20100, **Nakuru** **Cell phone**: 0719312307 0737035736 **Email** *info@ukombozisacco.com;ukombozisacco@gmail.com*	Ukombozi Plaza, Freehold **Kariba Road,** **Nakuru Town** **NAKURU COUNTY**			
163	**UNBOUND REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Pauline Wambui Njoroge** P.O. Box 1163-00100, **Nairobi** **Cell phone:**	Unbound House, **Mountain View** **House 97,** **Nairobi City**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
		0731097841 0742084412 **Email:** *info@unboundsacco.com*	**NAIROBI CITY COUNTY**			
164	**UNGA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Rose Wanjeri Kuria** P.O. Box 30386-00100, **Nairobi** **Cell phone :** 0720706069 **Telephone.** 0720796069 0714095059 0737724662 **Email :** *ungasacco@unga.com*	Ngano House, Commercial Street. **Industrial Area,** **Nairobi City** **NAIROBI CITY COUNTY**			
165	**UNIFYING REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Alice Wairimu Waruru** P.O. Box 553-00605, **Nairobi** **Cell phone :** 0707888900 **Email** *unifyingsacco@gmail.com*	ACK ST. Peters Church, Mustard Seed Mall, **Uthiru Trading Centre, Nairobi City** **NAIROBI CITY COUNTY**	1	Buruburu Makadara.	Nairobi
166	**UNITED WOMEN REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Nancy Ngenia Mutugu** P.O. Box 3228-00100, **Nairobi** **Cell phone** : 0711660129 0713075617 0742885000 **Email :** *info@unitedwomensacco.co.ke* *unitedwomensacco@gmail.com*	Green House,2nd Floor, Suite No. 3 **Ngong Road, Nairobi City** **NAIROBI CITY COUNTY**			
167	**UOKOAJI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Collins Odhiambo Odongo** P.O. Box 30793-00100, **Nairobi** **Telephone:** 0202504474 **Cell phone :** 0729907048 0732907048 **Email** *info@uokoajisacco.co.ke*	Commodore Office Suites, Suite 4C **Ngong Road, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
168	**URBAN ROADS REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Aloyce Orango Achacha** P.O. Box 22435-00100, **Nairobi** **Cell phone :** 0722444683 **Email** *sacco@kura.go.ke*	Barabara Plaza, Mazao Road, **Off South Airport Road, Nairobi City** **NAIROBI CITY COUNTY**			
169	**USIU AFRICA REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Eliphaz Kioko Mutua** P.O. Box 14634-00800, **Nairobi** **Cell phone :** 0730116296 **Email** *elmutua@usiu.ac.ke*	USIU, Maintenance Yard **Roysambu Area, Nairobi City** **NAIROBI CITY COUNTY**			
170	**UTABIBU REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Geofrey Kipngetich Kurgat** P.O. Box 102697-00101, **Nairobi** **Telephone:** 0202004801 **Cell Phone :** 0711651574 0786505050 **Email** *info@utabibusacco.org*	Doctors Park, 4th Floor **Parklands, Nairobi City** **NAIROBI CITY COUNTY**			
171	**UTAFITI REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Jane Mbogo** P.O. Box 30709-00100, **Nairobi** **Telephone:** 20 4223228/3028 **Cell Phone :** 0711033228 0711033028 **Email** *utafiti@cgiar.org,*	ILRI CAMPUS Uthiru Area, Naivasha Road **Nairobi City** **NAIROBI CITY COUNTY**			
172	**UWEZO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Ayub Odero** P.O. Box 78799-00507, **Nairobi** **Cell phone :** 020-2165703 **Email** *uwezosacco27@gmail.com*	Crown Paints **Likoni Road, Nairobi City** **NAIROBI CITY COUNTY**			

	NAME OF THE SACCO SOCIETY	CHIEF EXECUTIVE OFFICER & POSTAL, TELEPHONE AND EMAIL ADDRESSES OF THE SACCO SOCIETY AS DISCLOSED	PHYSICAL HEADQUARTER LOCATION & COUNTY	NO. OF BRANCHES	BRANCH LOCATIONS	COUNTY BRANCH IS SITUATED
173	**VEGPRO REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Bernard Ngutu Kyuthi** P.O. Box 3774-00100, **Nairobi** **Cell phone :** 0796007994 **Email :** *sacco@vegpro-group.com*	Cargo Village Jomo Kenyatta International Airport-2nd Freight Lane **Embakasi, Nairobi City** **NAIROBI CITY COUNTY**			
174	**VERONA HURUMA REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Maurine Achieng Odhiambo** P.O. Box 47714-00100, **Nairobi** **Cell phone:** 0724933760 0727411269 0719577339 **Email** *info@veronahurumasacco.co.ke*	Holy Trinity Catholic Church Kariobangi, **Kamunde Road, Nairobi City** **NAIROBI CITY COUNTY**	1	Utawala Trading Centre	Nairobi
				2	Nairobi CBD	Nairobi
175	**VISION REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Hudson Ajesa Alubisia** P.O. Box 1240-00502, **Nairobi** **Cell phone :** 0711086156 0711086000 **Email** *info@visionsacco.com;vision_sacco@wvi.org*	World Vision Complex, Karen Road **Nairobi City** **NAIROBI CITY COUNTY**			
176	**WASADO REGULATED NWDT SACCO SOCIETY LIMITED**	**Ms. Joyce Mwachia Mkwachu** P.O. Box, 18011-00500 **Nairobi** **Cell phone :** 0207867735 **Email** *wasado.sacco@yahoo.com* *info@wasadosacco.co.ke,*	KCB Building, 3rd Floor, Enterprise Road **Nairobi City** **NAIROBI CITY COUNTY**			
177	**WASKOM REGULATED NWDT SACCO SOCIETY Limited**	**Mr. Samuel Mawiyoo Nzioki** P.O. Box 17592-00500, **Nairobi** **Cell phone :** 0716097071 **Email** *waskomsacco@gmail.com*	Supa Loaf Complex, Kangundo Road **Industrial Area, Nairobi City** **NAIROBI CITY COUNTY**			

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178	**ZOGHORI REGULATED NWDT SACCO SOCIETY LIMITED**	**Mr. Nicholas Kirigha Kidisa** P.O. Box 86838-80100, **Mombasa** **Cell phone** : 0720615062 0731273560 **Email** *info@zoghorisacco.com,* *zoghorisacco@yahoo.com,*	Tilu Bilu Building, Digo Road Mvita **Mombasa City** **MOMBASA COUNTY**	1	Voi Town	Taita Taveta
				2	Wundanyi Town	Taita Taveta

CAUTION

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NAME: (Optional).....

CONTACTS: (Optional) .....

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CHIEF EXECUTIVE OFFICER
THE SACCO SOCIETIES REGULATORY AUTHORITY
(SASRA)
OLD MUTUAL TOWER, 19TH FLOOR
UPPER HILL ROAD, UPPER HILL
P.O BOX 25089 – 00100
NAIROBI, KENYA
Tel: +254 (20) 2935101
Toll-Free Line: 0800 724 422; WhatsApp: 0796-488-200
E-Mail: info@sasra.go.ke, Web: www. sasra.go.ke,