



APPENDIX II: SUMMARY OF THE PERFORMANCE OF DT-SACCOs

RANKING	NAME OF DT-SACCO SOCIETY	TOTAL ASSETS (Kshs. Billions)		TOTAL DEPOSITS (Kshs. Billions)		GROSS LOANS (Kshs. Billions)		TOTAL INCOME (Kshs. Billions)	
		2021	2022	2021	2022	2021	2022	2021	2022
LARGE TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
1	MWALIMU NATIONAL	60.60	64.06	44.29	47.29	38.18	43.84	7.58	7.74
2	STIMA DT	46.46	53.78	34.21	39.43	39.38	45.07	6.97	7.40
3	KENYA NATIONAL POLICE DT	44.09	48.98	26.02	28.89	37.70	41.58	7.04	7.94
4	HARAMBEE	34.62	37.01	22.54	23.70	24.80	27.67	4.01	4.79
5	AFYA	20.87	20.94	15.61	15.63	13.40	13.21	2.43	2.79
6	UNAITAS	18.65	20.40	10.14	11.02	14.56	16.36	2.66	3.27
7	IMARISHA	17.10	19.82	11.78	14.08	13.46	15.73	2.82	3.32
8	TOWER	16.57	19.57	11.97	14.50	13.31	15.23	2.42	2.86
9	UNITED NATIONS DT	15.15	16.70	11.44	12.56	8.85	10.27	1.73	1.94
10	UKULIMA	13.79	14.66	9.76	10.25	11.46	12.09	1.80	1.91
11	INVEST AND GROW (IG)	11.69	12.96	6.45	7.04	7.94	9.52	1.66	1.76
12	GUSII MWALIMU	11.61	12.85	8.52	9.20	10.13	11.26	1.88	2.10
13	HAZINA	11.20	12.76	8.53	9.66	8.31	8.96	1.34	1.51
14	BANDARI	11.02	12.01	6.99	7.54	7.39	7.93	1.39	1.57
15	MENTOR	10.41	11.77	7.84	8.91	7.35	8.68	1.32	1.54
16	IMARIKA	10.48	11.67	6.85	7.48	8.96	10.15	1.71	1.80
17	NEWFORTIS	9.21	10.19	6.74	7.49	6.23	6.76	1.31	1.38
18	SAFARICOM	8.66	10.05	6.80	7.76	6.56	7.10	0.82	0.99
19	METROPOLITAN NATIONAL*	10.56	10.02	7.82	7.39	17.98	18.09	0.59	0.45
20	BORESHA DT	8.92	9.90	6.21	6.89	7.39	8.38	1.31	1.42
21	WINAS	8.34	9.79	5.00	5.77	8.20	9.73	1.52	1.74
22	TRANSNATION	8.10	9.70	5.95	7.22	7.62	9.08	1.52	1.74
23	KENYA BANKERS	9.29	9.56	6.68	6.98	7.03	7.22	1.00	1.12
24	KIMISITU	8.57	9.54	6.57	7.34	6.33	7.26	0.99	1.16
25	COSMOPOLITAN	7.95	9.13	6.38	7.34	6.37	7.78	1.04	1.18
26	KITUI TEACHERS	7.68	8.82	5.62	6.34	6.46	7.88	1.32	1.46
27	SHERIA	7.46	8.51	5.33	6.18	6.58	7.45	0.92	1.04
28	SOLUTION	7.35	8.31	4.92	5.25	6.00	6.84	1.35	1.59
29	OLLIN	7.00	8.18	4.78	5.66	5.55	6.92	1.02	1.17
30	MOMBASA PORT	7.35	8.14	4.07	4.59	4.54	5.20	0.97	1.05
31	MAGEREZA	7.08	7.05	4.92	5.15	3.61	3.86	0.82	0.71
32	BINGWA	6.47	6.82	3.26	3.34	3.88	3.82	0.90	0.96
33	UNISON	5.71	6.79	4.14	4.79	4.15	5.88	0.81	0.98
34	AMICA	5.66	6.45	4.33	4.89	4.33	4.79	0.98	1.03
35	WAUMINI	5.76	6.34	4.40	4.82	4.50	5.11	0.66	0.73
36	USHURU	5.44	6.12	4.29	4.79	3.73	4.29	0.61	0.72
37	K-UNITY	5.18	5.72	3.66	4.01	3.96	4.27	0.69	0.76
38	FORTUNE	4.59	5.56	2.74	3.21	4.31	5.06	0.80	0.92
39	NACICO	5.43	5.51	2.89	3.00	3.15	3.02	0.74	0.71
40	JAMII	5.07	5.44	3.75	3.66	4.32	3.99	0.66	0.66
41	YETU	4.71	5.37	2.85	3.24	3.38	3.75	0.69	0.79
42	MAISHA BORA	4.74	5.18	3.53	3.78	2.97	3.26	0.60	0.63
MEDIUM TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
43	TEMBO	4.20	4.91	2.96	3.52	2.88	3.22	0.53	0.59



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		2021	2022	2021	2022	2021	2022	2021	2022
44	KWETU DT	4.71	4.78	2.60	2.69	2.40	2.72	0.64	0.70
45	CHAI	4.34	4.72	3.00	3.28	3.61	4.15	0.63	0.73
46	NYATI	4.11	4.58	2.51	2.77	3.23	3.53	0.67	0.69
47	TAIFA	4.10	4.57	3.06	3.41	2.01	2.25	0.51	0.57
48	SHIRIKA DT	4.06	4.51	3.11	3.50	2.93	3.17	0.46	0.51
49	CAPITAL	4.08	4.49	3.20	3.50	3.24	3.42	0.67	0.70
50	NDEGE CHAI	3.77	4.27	2.64	2.96	2.94	3.26	0.63	0.70
51	GDC	3.59	4.25	2.65	3.14	3.26	3.81	0.42	0.53
52	KENPIPE	3.68	4.18	2.57	2.89	3.14	3.40	0.51	0.56
53	TAI	3.58	4.11	2.44	2.83	2.58	3.45	0.59	0.67
54	KENYA HIGHLANDS	3.50	3.95	2.22	2.52	2.16	2.76	0.56	0.63
55	NGARISHA	3.33	3.68	1.52	1.71	2.60	2.78	0.71	0.76
56	KENVERSITY	3.26	3.54	2.33	2.55	2.47	2.63	0.43	0.46
57	QWETU	2.82	3.22	1.93	2.14	2.15	2.52	0.46	0.54
58	THE NOBLE	2.92	3.19	2.21	2.40	2.34	2.63	0.50	0.56
59	NAWIRI	2.92	3.18	1.62	1.78	1.96	2.16	0.52	0.59
60	ASILI	2.76	3.13	1.72	1.81	1.45	1.46	0.30	0.32
61	DEFENCE	1.17	3.03	0.93	2.29	0.55	1.97	0.08	0.25
62	NATION DT	2.57	3.00	1.91	2.20	1.75	2.08	0.33	0.40
63	NSSF	2.59	2.97	1.66	1.90	1.92	2.33	0.34	0.44
64	BIASHARA	2.46	2.73	1.56	1.69	2.13	2.39	0.43	0.48
65	MWITO	2.37	2.65	1.74	1.96	2.01	2.24	0.34	0.36
66	SKYLINE	2.07	2.55	1.49	1.84	1.36	1.84	0.28	0.35
67	DIMKES	2.11	2.46	1.60	1.82	1.80	2.02	0.30	0.36
68	ARDHI	2.19	2.31	1.71	1.77	1.77	1.95	0.26	0.29
69	TRANS-NATIONAL TIMES DT	2.07	2.21	1.24	1.33	1.04	1.07	0.32	0.35
70	AZIMA	1.89	2.02	1.07	1.12	1.24	1.36	0.26	0.29
71	CHUNA	1.82	2.01	1.33	1.42	1.12	1.38	0.25	0.29
72	SIMBA CHAI	1.66	1.96	0.84	0.95	1.22	1.52	0.23	0.27
73	KINGDOM	1.68	1.86	1.19	1.32	1.25	1.44	0.21	0.24
74	FARIDI	1.60	1.85	0.91	1.01	1.38	1.55	0.33	0.34
75	UKRISTO NA UFANISI DT.	1.74	1.77	1.39	1.40	1.26	1.33	0.19	0.20
76	WANANDEGE	1.40	1.66	1.05	1.22	1.03	1.25	0.20	0.24
77	DAIMA	1.44	1.65	0.90	1.04	1.00	1.22	0.27	0.28
78	WAKENYA PAMOJA	1.59	1.64	0.81	0.81	0.85	0.89	0.36	0.37
79	EGERTON UNIVERSITY	1.95	1.63	1.40	1.20	1.29	1.02	0.22	0.18
80	SOUTHERN STAR	1.41	1.53	1.01	1.10	1.04	1.18	0.21	0.25
81	TRANS-ELITE	1.48	1.53	0.69	0.70	0.61	0.69	0.18	0.19
82	UNIVERSAL TRADERS	1.40	1.50	0.79	0.84	1.21	1.29	0.23	0.24
83	SMARTLIFE	1.37	1.46	0.91	0.97	1.10	0.78	0.16	0.19
84	TAQWA	1.49	1.46	1.32	1.27	1.10	0.96	0.05	0.04
85	WANANCHI	1.38	1.42	0.93	0.94	0.76	0.81	0.23	0.25
86	ELIMU	1.31	1.38	0.97	1.04	0.82	0.95	0.23	0.25
87	ECO-PILLAR	1.26	1.35	0.82	0.86	0.53	0.62	0.16	0.17
88	CENTENARY	1.30	1.32	0.96	0.96	0.96	0.92	0.17	0.19
89	WANA-ANGA	1.32	1.27	1.05	1.00	0.98	0.96	0.19	0.19



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		2021	2022	2021	2022	2021	2022	2021	2022
90	KEYSTONE	1.15	1.22	0.65	0.67	0.56	0.67	0.18	0.21
91	MUKI	1.05	1.22	0.74	0.84	0.81	0.91	0.18	0.19
92	TIMES U	0.93	1.15	0.66	0.77	0.77	0.94	0.19	0.21
93	MAFANKIO	1.09	1.12	0.70	0.72	0.84	0.85	0.18	0.18
94	TELEPOST	1.04	1.09	0.41	0.43	0.36	0.38	0.15	0.25
95	FUNDILIMA	1.03	1.09	0.83	0.86	0.75	0.84	0.13	0.15
96	AIRPORTS	0.95	1.05	0.66	0.73	0.75	0.86	0.15	0.15
97	TABASAMU	0.96	1.05	0.58	0.62	0.45	0.56	0.15	0.17
98	SULUHU	0.94	1.04	0.65	0.74	0.80	0.91	0.18	0.20
SMALL TIERED (SIZED) DT-SACCOs BY TOTAL ASSETS									
99	2NK	0.87	0.97	0.69	0.71	0.71	0.77	0.10	0.11
100	JAMII YETU	0.81	0.91	0.46	0.52	0.63	0.74	0.12	0.13
101	K-PILLAR	0.77	0.90	0.36	0.41	0.79	0.91	0.13	0.16
102	PRIME-TIME	0.84	0.89	0.65	0.69	0.41	0.45	0.12	0.11
103	WAKULIMA COMMERCIAL	0.71	0.84	0.51	0.61	0.61	0.72	0.10	0.13
104	MAGADI	0.77	0.83	0.57	0.63	0.55	0.67	0.12	0.13
105	TARAJI	0.76	0.77	0.48	0.48	0.24	0.28	0.08	0.09
106	THAMANI	0.67	0.76	0.44	0.48	0.36	0.43	0.10	0.12
107	NYALA VISION	0.70	0.76	0.51	0.54	0.50	0.56	0.10	0.11
108	DHABITI	0.71	0.76	0.35	0.35	0.46	0.47	0.13	0.15
109	ORIENT	0.74	0.74	0.43	0.41	0.19	0.21	0.03	0.04
110	KIMBILIO DAIMA	0.64	0.73	0.43	0.49	0.50	0.53	0.09	0.10
111	NAFASI DT.	0.66	0.71	0.47	0.52	0.51	0.57	0.11	0.11
112	COUNTY	0.72	0.68	0.35	0.34	0.30	0.25	0.11	0.09
113	GOOD HOPE	0.76	0.68	0.55	0.55	0.09	0.09	0.04	0.04
114	VISION AFRIKA	0.53	0.67	0.38	0.45	0.48	0.60	0.09	0.11
115	BI-HIGH	0.62	0.64	0.45	0.45	0.40	0.42	0.06	0.06
116	LAINISHA	0.55	0.62	0.29	0.31	0.27	0.37	0.07	0.07
117	NRS	0.55	0.62	0.41	0.44	0.38	0.42	0.08	0.09
118	SHOPPERS	0.63	0.61	0.29	0.30	0.83	0.84	0.03	0.03
119	SUPA	0.59	0.61	0.47	0.48	0.44	0.44	0.07	0.08
120	VISION POINT	0.56	0.60	0.40	0.42	0.34	0.34	0.13	0.15
121	GOLDEN PILLAR	0.54	0.59	0.39	0.43	0.41	0.46	0.08	0.10
122	SIRAJI	0.51	0.58	0.39	0.44	0.37	0.39	0.08	0.10
123	FARIJI	0.48	0.53	0.28	0.31	0.30	0.37	0.09	0.10
124	PATNAS	0.49	0.52	0.15	0.19	0.17	0.20	0.11	0.12
125	LENGO	0.39	0.48	0.27	0.32	0.30	0.37	0.09	0.10
126	JITEGEMEE	0.51	0.47	0.39	0.39	0.13	0.14	0.03	0.03
127	TABASURI	0.44	0.45	0.29	0.30	0.33	0.36	0.08	0.09
128	WEVARSITY	0.42	0.44	0.29	0.30	0.32	0.35	0.07	0.08
129	STRATEGIC DT	0.36	0.42	0.31	0.35	0.28	0.31	0.04	0.06
130	UFANISI DT	0.36	0.42	0.27	0.31	0.30	0.36	0.06	0.07
131	VIKTAS	0.36	0.42	0.25	0.29	0.31	0.36	0.06	0.07
132	BARAKA	0.38	0.41	0.24	0.26	0.20	0.21	0.06	0.07
133	CHUKA UNIVERSITY	0.33	0.41	0.23	0.28	0.30	0.34	0.05	0.06
134	ACUMEN	0.37	0.40	0.30	0.32	0.31	0.32	0.05	0.05



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		2021	2022	2021	2022	2021	2022	2021	2022
135	KENYA ACHIEVAS	0.39	0.40	0.18	0.20	0.17	0.21	0.11	0.12
136	MUDETE FACTORY TEA GROWERS	0.38	0.40	0.23	0.23	0.21	0.20	0.06	0.06
137	KENCREAM	0.34	0.39	0.25	0.26	0.28	0.31	0.06	0.06
138	SMART CHAMPIONS	0.37	0.38	0.22	0.24	0.35	0.37	0.07	0.08
139	TENHOS	0.35	0.37	0.20	0.20	0.21	0.22	0.07	0.07
140	WASHA	0.30	0.35	0.23	0.27	0.25	0.29	0.05	0.06
141	STAWISHA	0.30	0.31	0.21	0.21	0.24	0.25	0.05	0.06
142	FORTITUDE	0.25	0.31	0.15	0.18	0.18	0.26	0.05	0.06
143	PUAN	0.32	0.30	0.21	0.19	0.22	0.21	0.03	0.03
144	ILKISONKO	0.24	0.28	0.15	0.17	0.18	0.21	0.04	0.05
145	NYAMBENE ARIMI	0.23	0.27	0.12	0.13	0.21	0.22	0.06	0.07
146	HOME BUSINESS	0.25	0.27	0.18	0.20	0.17	0.22	0.04	0.04
147	JOINAS	0.24	0.26	0.21	0.22	0.23	0.22	0.04	0.03
148	EDIS	0.22	0.26	0.14	0.16	0.20	0.23	0.04	0.04
149	ENEA	0.20	0.24	0.13	0.17	0.15	0.20	0.03	0.04
150	STAKE KENYA	0.24	0.24	0.16	0.16	0.12	0.12	0.03	0.04
151	DUMISHA	0.24	0.24	0.15	0.15	0.19	0.19	0.02	0.02
152	AMMAR	0.20	0.24	0.15	0.17	0.15	0.20	0.03	0.03
153	SOTICO	0.23	0.24	0.16	0.17	0.18	0.19	0.04	0.04
154	TRANS COUNTIES	0.20	0.23	0.14	0.17	0.12	0.12	0.03	0.03
155	JUMUIKA	0.20	0.22	0.19	0.19	0.10	0.11	0.02	0.03
156	NUFAIKA	0.21	0.22	0.12	0.11	0.12	0.12	0.03	0.03
157	BARATON	0.18	0.21	0.11	0.13	0.12	0.17	0.03	0.03
158	LAMU TEACHERS	0.21	0.20	0.13	0.14	0.09	0.08	0.01	0.01
159	KOLENGE TEA	0.17	0.18	0.10	0.11	0.09	0.08	0.02	0.02
160	MWIETHERI	0.14	0.18	0.09	0.12	0.12	0.17	0.02	0.03
161	AGROCHEM	0.16	0.17	0.10	0.11	0.11	0.10	0.02	0.03
162	NDOSHA	0.19	0.17	0.12	0.11	0.06	0.05	0.01	0.01
163	KENYA MIDLAND	0.17	0.17	0.05	0.05	0.04	0.05	0.01	0.01
164	RACHUONYO TEACHERS	0.14	0.15	0.11	0.11	0.03	0.10	0.05	0.01
165	JACARANDA*	0.15	0.15	0.07	0.07	0.01	0.01	0.01	0.00
166	NEXUS	0.13	0.15	0.10	0.10	0.09	0.09	0.01	0.01
167	NANDI FARMERS	0.15	0.14	0.08	0.09	0.06	0.07	0.02	0.02
168	AINABKOI	0.12	0.12	0.05	0.06	0.01	0.01	0.01	0.01
169	THE APPLE	0.10	0.11	0.05	0.06	0.07	0.08	0.02	0.02
170	UNI-COUNTY	0.10	0.10	0.08	0.08	0.05	0.06	0.02	0.02
171	BIASHARA TOSHA	0.08	0.09	0.05	0.06	0.06	0.06	0.01	0.02
172	KORU	0.08	0.08	0.05	0.05	0.03	0.04	0.01	0.01
173	GOOD FAITH	0.07	0.07	0.05	0.05	0.05	0.05	0.01	0.01
174	GOODWAY	0.05	0.06	0.03	0.03	0.04	0.05	0.01	0.01
175	VIHIGA COUNTY FARMERS	0.06	0.05	0.03	0.04	0.03	0.01	0.01	0.01
176	KABIYET	0.05	0.05	0.02	0.02	0.02	0.02	0.01	0.01

*The financial statistics for these SACCOs are based on returns as they did not have any audited Financial Statements as at the time of preparing and publication of this Report.

The financial statistics for the remaining SACCOs are based on audited Financial Statements of the individual SACCOs and duly approved by the Authority as required by the Act and Regulations.