

THE SACCO SOCIETY REGULATORY AUTHORITY  
**RECEIVED**  
**29 JAN 2026**  
**(SASRA)**  
P. O. Box 25089-00100, NAIROBI

**MWITO SACCO SOCIETY LIMITED CS/3047**

**FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED 31ST DECEMBER 2025**

**APPROVED**  
*for publication and presentation  
to AGM or ADM subject to observations Issued*  
**29 JAN 2026**  
SIGN: *[Signature]*  
THE SACCO SOCIETIES REGULATORY  
AUTHORITY

**Mwito Sacco Society Limited CS/3047  
Annual report and financial statements  
For the year ended 31 December 2025**

**STATISTICAL INFORMATION**

	2025	2024
<b>Membership</b>	<b>No.</b>	<b>No.</b>
Active	10,103	9,929
Non-active	423	434
	<u>10,526</u>	<u>10,363</u>
Employees of the sacco		
Male	14	14
Female	15	13
	<u>29</u>	<u>27</u>
<b>Number of Branches</b>	-	-
<b>Financial highlights</b>		
Total assets	3,688,150,921	3,334,442,644
Members deposit	2,744,212,352	2,510,547,537
External borrowings	-	-
Loans to members	2,892,511,883	2,695,391,871
Provision for impairment of loans and advances	70,147,995	66,597,040
Investments	25,090,478	26,590,478
Core capital	636,016,453	556,298,117
Institutional capital	344,054,245	311,172,535
Total revenue	474,563,626	441,386,980
Total interest income	418,602,454	399,772,691
Total expenses	393,284,227	380,937,800
<b>Key ratios:</b>		
<b>Capital adequacy ratios</b>	<b>STDs</b>	<b>%</b>
Core capital/ total assets	≥ 10%	17.2%
Core capital/ total deposits	≥ 8%	23.2%
Institutional capital/ total assets	≥ 8%	9.3%
<b>Liquidity ratios</b>		
Liquid assets/ Short term liabilities	≥ 15%	89%
Liquid assets/ total deposits and long-term liabilities		17%
<b>Operating efficiency/ loan quality ratios</b>	<b>%</b>	<b>%</b>
Total expenses/ total revenue	82.9%	86.3%
Interest on members deposits/ total revenue	48.7%	44.8%
Interest rate on members deposits	9.40%	9.30%
Dividend rate on members capital	17.0%	16.5%
Total delinquent loans/ gross loan portfolio	2.64%	3.10%

**Mwito Sacco Society Limited CS/3047**  
**Annual report and financial statements**  
**For the year ended 31 December 2025**

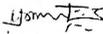
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

<b>Revenue:</b>	<b>Note</b>	<b>2025 Kshs</b>	<b>2024 Kshs</b>
Interest on loans	3 (a).	398,915,574	382,398,053
Other interest income	3(b).	<u>19,686,880</u>	<u>17,374,637</u>
<b>Total interest</b>		<b>418,602,454</b>	<b>399,772,691</b>
Interest expense	4.	<u>(231,286,791)</u>	<u>(197,799,929)</u>
Net interest income		<b>187,315,662</b>	<b>201,972,762</b>
Other operating income	5.	55,961,172	41,614,289
Administration expenses	6.	(131,668,163)	(142,382,328)
Other operating expenses	7.	<u>(12,756,026)</u>	<u>(27,484,785)</u>
<b>Net operating surplus before tax</b>		<b>98,852,646</b>	<b>73,719,939</b>
Income tax expense	21.	<u>(17,573,247)</u>	<u>(13,270,759)</u>
<b>Net surplus attributable to shareholders</b>		<b>81,279,399</b>	<b>60,449,180</b>
Transfer to statutory reserve	19.	(16,255,880)	(12,089,836)
Proposed dividends on shares	17.	<u>(45,910,104)</u>	<u>(39,224,527)</u>
<b>Retained surplus for the year</b>		<b><u>19,113,415</u></b>	<b><u>9,134,817</u></b>
Gain/ (Loss) on revaluation of Investments		-	-
<b>Total surplus for the year</b>		<b><u>19,113,415</u></b>	<b><u>9,134,817</u></b>

  
Chairperson

  
Treasurer

  
Secretary

  
C.E.O

  
C.M. Finance

**Mwito Sacco Society Limited CS/3047**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**For the year ended 31 December 2025**

**STATEMENT OF FINANCIAL POSITION**

	Note	2025 Kshs	2024 Kshs
<b>Assets</b>			
Cash and cash equivalents	9.	464,568,034	277,142,966
Receivables and prepayments	10.	304,643,387	377,660,599
Loans to members	11.	2,822,363,887	2,628,794,831
Investments	12.	25,090,478	26,590,478
Capital work in progress	13.	53,099,669	2,104,036
Property and equipment	14.(a)	12,843,866	15,201,239
Intangible asset	14.(b)	5,541,600	5,173,839
Tax recoverable	21	-	1,774,657
<b>Total assets</b>		<b>3,688,150,921</b>	<b>3,334,442,644</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Members deposits	15.	2,744,212,352	2,510,547,537
Payables and accrued expenses	16.	9,426,533	10,721,625
Interest payable	17.	231,286,791	197,799,929
Tax payable	21.	447,778	-
<b>Total liabilities</b>		<b>2,985,373,454</b>	<b>2,719,069,090</b>
<b>Equity</b>			
Share capital	18.	291,962,207	249,331,242
Capital reserve	19.	21,399,544	15,331,468
Retained earnings	19.	190,058,146	175,294,730
Statutory reserve	19.	130,091,806	113,835,926
Fair value reserve	19.	4,205,660	4,205,660
Dividend reserve	19.	14,800,000	14,800,000
Dividend payable	17.	45,910,104	39,224,527
Honorarium	20.	4,350,000	3,350,000
		<b>702,777,467</b>	<b>615,373,554</b>
<b>Total liabilities and equity</b>		<b>3,688,150,921</b>	<b>3,334,442,644</b>

**APPROVED**  
 for publication and presentation  
 to AGM or ADM subject to observations

**29 JAN 2026**

SIGN: *[Signature]*  
 THE SACCO SOCIETIES REGULATORY  
 AUTHORITY

The financial statements on pages 8 to 27 were authorized for issue by the Board of Directors on  
 ..... 2026 and signed on behalf by:

*[Signature]*  
 \_\_\_\_\_

**Chairperson**

*[Signature]*  
 \_\_\_\_\_

**Treasurer**

*[Signature]*  
 \_\_\_\_\_

**Secretary**