

# World Cooperative Monitor 2025 Launch Webinar

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# 1.

## About Us

# A Transformational Bank

Largest Co-operative Bank in Africa - 15 Million Members  
Predominantly owned by Cooperative Movement in Kenya (64%)  
Successful Universal Banking Model,  
Increased Dominance in Kenya Growth,  
Resilience and Agility  
Kshs. 815.3 Billion in Total Assets  
5,826 Skilled, Motivated Staff Members

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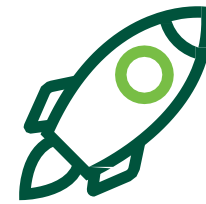
## PURPOSE

A financial partner predominantly owned by the Co-operative movement,  
**Transforming lives**



## VISION

To be the dominant bank in Kenya and the region, riding on the unique Co-operative Model providing innovative financial solutions for distinctive customer experience.



## MISSION

To offer a wide range of innovative financial solutions leveraging on our heavy investment in multi-channels, national and regional presence and with a focus on excellent customer experience by a highly motivated and talented team.

1



Aggressive deepening of our dominance in Kenya and Region.

2



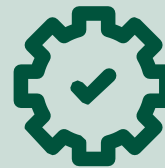
Primary provider of financial services to the Co-operative Movement in Kenya and the region.

3



Seamless and exceptional customer experience across our touchpoints.

4



Leverage digital transformation / innovation for operational efficiency supported by an engaged and highly productive workforce.

5



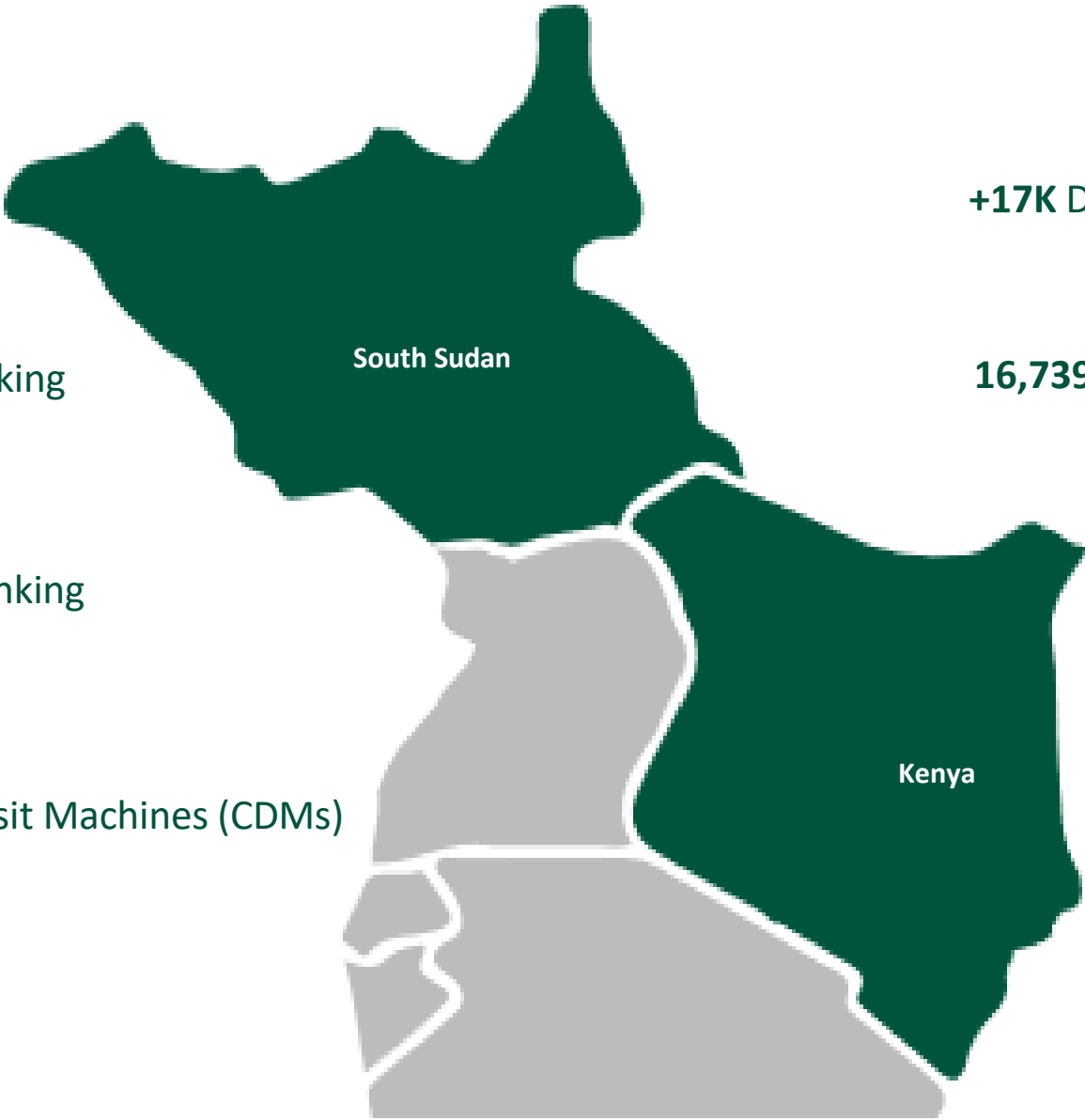
Optimal Enterprise Risk and Compliance in the dynamic environment.

6



Positive impact on the economy, society, and environment.

# Our Presence



**217** Branches



Co-op Bank Mobile Banking App



Co-op Bank Internet Banking



**616** ATMs & Cash Deposit Machines (CDMs)



**5,826** Staff

**+17K** Diaspora Banking Customers



**16,739** Co-op Kwa Jirani Agents



Core Banking System



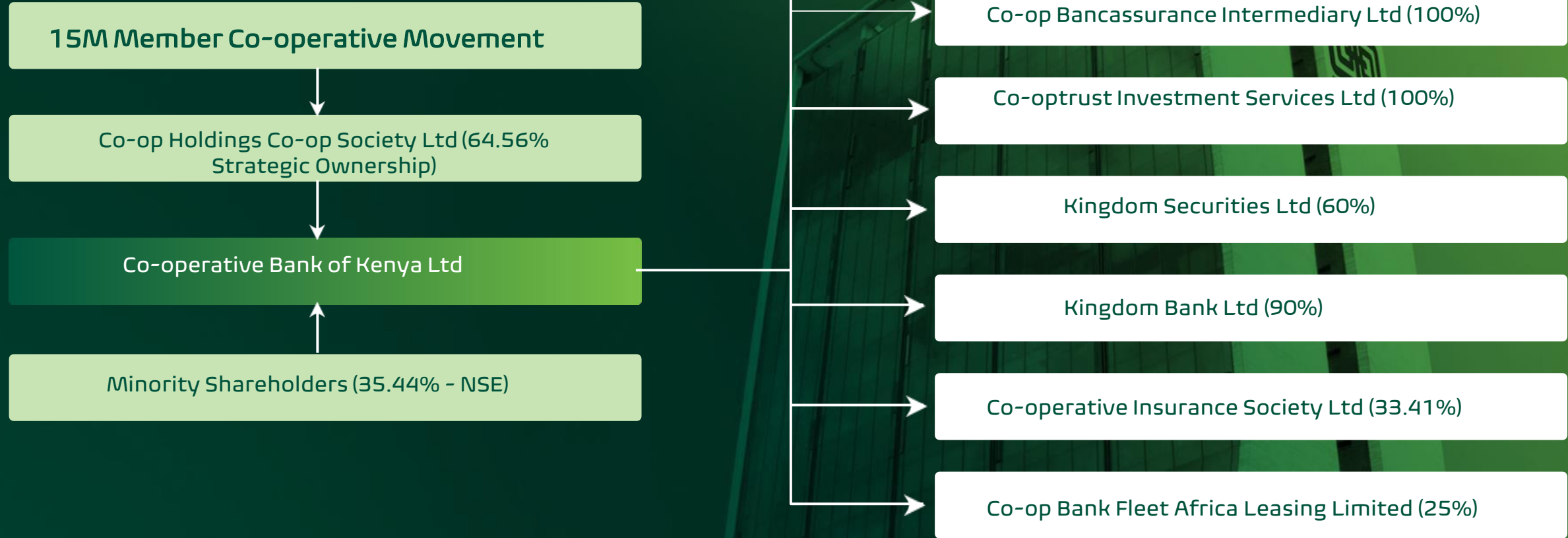
**24hr** Contact Centre



**619** Sacco Front Offices Branch Network



# Group Structure





**CO-OPERATIVE BANK**  
We are you

# 2.

## From Financial Inclusion to Scale

Remaining Competitive while staying  
true to our Values



# A Successful Universal Banking Model





## Ownership Structure

The Bank is 65% owned by Cooperatives and have directors on the Board

**“The Bank through which God  
shall bless the people of  
Kenya”**



## Return to shareholder

Bank paid interim dividend of Kshs. 1.00 per share, totaling Kshs. 5.87 billion in Dec 2025

**Board Resolution in year 2004**



## Dedicated Cooperatives Division

Sacco Banking  
Agri-Cooperatives  
Transport Housing & Investment



## Provision of non-financial services alongside credit

Coop Consultancy: Subsidiary Dedicated to Supporting Cooperatives

# 3.

The Cooperative  
Difference in Finance





## A. Stability in Crisis

During economic downturns, we maintain credit lines for cooperatives because we understand their cycles e.g. During Covid 19 pandemic (2021/2022), Bank paid out \$108M in Dividend, Restructured loans of \$453M, and Cost absorption of covid-19 related restructures

Profits flow back to the Cooperatives, who then reinvest in local schools, clinics, and member dividends. In Dec 2025, Bank paid interim dividend of Kshs. 1.00 per share, totaling Kshs. 5.87 billion

The philosophy of shared prosperity -

## B. Financial Inclusion

We link over 619 Sacco Front Offices Branch Network, to the Bank's channels e.g.

- Sacco Link,
  - Remote Cheque Scanning,
  - Instant Card Issuer,
  - B2B,
  - Pay to FOSA,
  - Sacco M-Coop Cash,
  - Sacco Personal Cheques etc
-



## C. ESG Integration

We align our reporting with Global Reporting Initiative (GRI) standards, specifically focusing on financial literacy and environmental sustainability in agriculture.

Bank rated Most Sustainable Bank in Kenya in the 2025 Sustainability Awards

Impact driven by our dedicated ESG Focus

Co-op  
Foundation  
**11,826**  
Students  
Sponsored  
on Scholarship  
Program

Co-op  
Consultancy  
**3,852**  
Consultancies  
to the Co-operative  
Movement.

Local Suppliers  
**90%**  
of our sourcing  
is local  
**18.5B**  
paid to Suppliers in  
FY2024

MSME Focus  
**254,707**  
onboarded to MSME  
Gold, Silver and  
Bronze.  
**70,010**  
Trained



## D. Support for Cooperatives

Co-op Consultancy which provides specialized advisory to struggling cooperatives

- Kshs.100M Co-op Bank Capacity-building & Technical Fund for Cooperatives
- Co-op Bank provides the Direct Settlement System for Coffee benefiting all market players, especially farmers.

# 4. ♦

## The Lessons for Global Scaling



To keep a balance between maintaining cooperative identity and achieving commercial competitiveness, there is need to focus on:

1. Robust Financial and Operational Foundations Driving Stability
2. Leveraging Digital Transformation
3. Leverage "Ecosystem Ownership"
4. Proactive Regulatory Compliance
5. Communicating the "Cooperative Premium". In a crowded financial market, the "Cooperative Difference" is the primary competitive advantage.





THANK YOU

 **CO-OPERATIVE BANK**  
We are you