

World Cooperative Monitor 2025 Launch Webinar

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Cooperative Bank of Kenya

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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



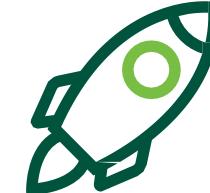
PURPOSE

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.

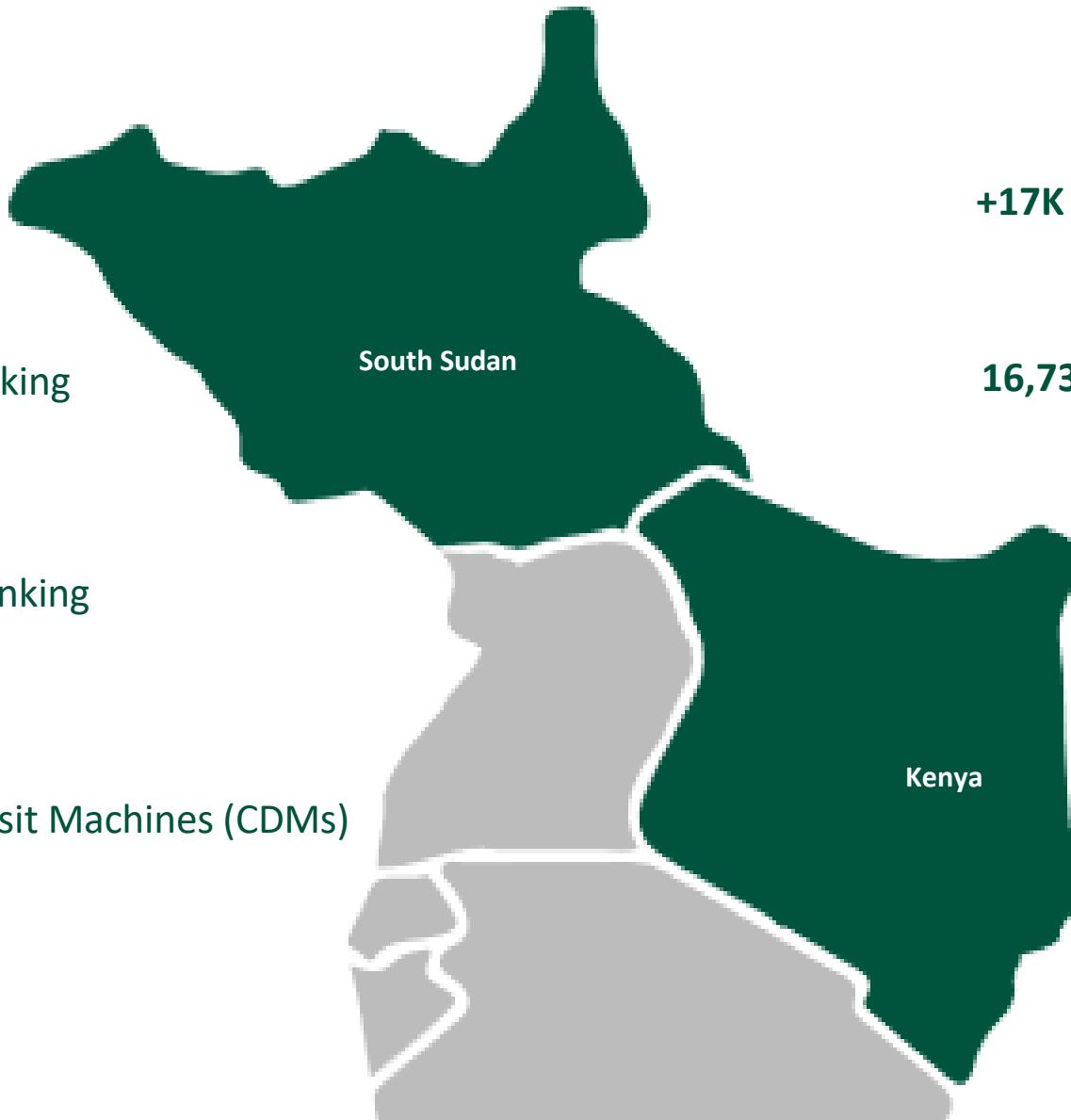


6
Positive impact on the economy, society, and environment.

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

15M Member Co-operative Movement

Co-op Holdings Co-op Society Ltd (64.56% Strategic Ownership)

Co-operative Bank of Kenya Ltd

Minority Shareholders (35.44% - NSE)

Co-operative Bank of South Sudan Ltd (51%)

Co-op Bancassurance Intermediary Ltd (100%)

Co-optrust Investment Services Ltd (100%)

Kingdom Securities Ltd (60%)

Kingdom Bank Ltd (90%)

Co-operative Insurance Society Ltd (33.41%)

Co-op Bank Fleet Africa Leasing Limited (25%)

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**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

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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.



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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