

CS/6432

**BIASHARA DT SAVINGS & CREDIT CO-OPERATIVE SOCIETY LIMITED**  
**ANNUAL REPORTS AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER, 2024**

<b>STATISTICAL INFORMATION</b>	<b>2024</b>	<b>2023</b>
<b>Membership</b>		
Active	1,979	1,704
Dormant	533	608
	<b>2,512</b>	<b>2,312</b>
<b>Associate Members</b>		
Active	134,813	136,217
Dormant	76,869	58,860
	<b>211,682</b>	<b>195,077</b>
Number of Branches	14	13
Number of Satellites	4	4
Number of Agents	637	536
<b>Financial</b>	<b>Kshs.</b>	<b>Kshs.</b>
Total Assets	3,704,082,770.00	3,261,082,111.00
Members' Deposits	2,117,745,041.00	1,860,343,899.00
External Borrowings	159,240,019.00	174,213,576.00
Loans and Advances to Members	2,928,602,386.00	2,629,181,852.00
Investments	31,583,063.00	87,073,294.00
Core Capital/Equity	1,275,956,497.00	1,087,657,671.00
Share Capital	273,029,698.00	255,545,600.00
Institutional Capital/Reserves	1,002,926,799.00	832,112,071.00
Total Revenue	628,826,659.00	543,460,178.00
Total Interest income	514,150,977.00	446,796,227.00
Total Expenses	378,644,384.00	319,694,973.00
Rebate on Member Deposits	48,070,679.00	38,860,089.00
<b>Sacco Employees</b>		
Male	89	79
Female	179	174
<b>Key ratios:</b>	<b>Under SASRA Requirement</b>	
<b>Capital Adequacy Ratio</b>		
Core Capital/Total Assets	≥10%	34%
Core Capital/Total Deposits	≥8%	60%
Institutional Capital/Total Assets	≥8%	27%
<b>Liquidity Ratio</b>		
Liquid Assets/Total Deposits & Long-term Liabilities	≥15%	20%
Liquid Assets/Short term liabilities		19%
<b>Solvency ratios</b>		
External borrowing to total assets ratio		4%
<b>Operating Efficiency/Loan Quality Ratios</b>		
Total Expenses/Total Revenue		60%
Interest on Member's Deposits/Total Revenue		8%
Interest rate on Member's Deposits		12%
Dividends Rate on Member's share capital		18%
Total Delinquency Loans/gross Loan Portfolio		12%