

Chitukuko SACCO Financial Performance Dash Board 2017

FINANCIAL POSITION

In MK millions

| | 2017 | 2016 | 2015 | trend | movement over last year | |
|---|-------|-------|-------|------------|-------------------------|------|
| | | | | | amount | % |
| Total Assets | 424 | 326 | 251 | increasing | 98 | 30% |
| Net loans | 314 | 230 | 156 | increasing | 84 | 37% |
| Liabilities | 375 | 289 | 235 | increasing | 86 | 30% |
| Equity | 49 | 37 | 15 | increasing | 12 | 32% |
| Total Income | | | | | | |
| Total Income | 120 | 105 | 88 | increasing | 15 | 14% |
| Total expenses | | | | | | |
| Total expenses | 100 | 86 | 66 | increasing | 14 | 16% |
| LA impairment | | | | | | |
| LA impairment | 2 | 3 | 0 | increasing | -1 | -33% |
| Profit | | | | | | |
| Profit | 18 | 16 | 22 | increasing | 2 | 13% |
| IMPORTANT RATIOS | | | | | | |
| | 2017 | 2016 | 2015 | trend | Average | |
| Financial structure (loans/total assets) | 74% | 71% | 62% | flat | 69% Ideal is 70%-80% | |
| Capital adequacy (capital/risk weighted assets) | 14% | 9% | 3% | reducing | 9% requirement is 10% | |
| Asset quality (delinquent loans/gross LA) | 3.60% | 4.12% | 4.13% | flat | 4% ideal is 5% | |
| Profitability | | | | | | |
| Return of Assets | 4% | 5% | 9% | reducing | 6% ideal is 10% | |
| Return on capital | 37% | 43% | 147% | reducing | 76% ideal is 25% | |
| Operatonal sustainability (expenses/income) | 83% | 82% | 75% | reducing | 80% ideal below 50% | |
| Liquidity rate | 19% | 19% | 29% | flat | 22% requirement is 10% | |
| Dividends Km | 0 | 8 | 0 | increasing | 3 | |