

NON-BANK FINANCIAL INSTITUTIONS SUPERVISION

Microfinance Sector Consolidated Capital Computations

For the Quarters in 2012 (K'million)

	Dec 12	Sept 12	Jun 12	Mar 12	Dec 11	Sep 11	Jun 11
I PRIMARY (TIER 1) CAPITAL							
1 Paid-up common shares	128,348	122,859	119,227	120,310	56,175	52,948	47,326
2 Eligible preferred shares	11,950	24,600	22,650	22,650	22,650	12,650	13,906
3 Capital grants	22,985	22,816	21,882	21,688	23,282	23,371	22,066
4 Retained earnings (note 1)	220,451	208,079	194,863	175,629	166,615	150,706	183,275
5 General reserves	88,158	79,855	79,845	79,705	79,841	77,604	51,463
6 Statutory reserves	776	776	479	479	395	-	0
7 Minority interests (common shareholders' equity)	0	0	0	0	-	-	0
8 Sub-total	472,668	458,985	438,946	420,461	348,957	317,279	318,036
LESS:	0	0	0	0	-	-	0
9 Goodwill and other intangible assets	313	123	137	0	190	190	190
10 Investments in unconsolidated subsidiaries and associates	0	0	0	0	-	-	0
11 Lending of a capital nature to subsidiaries and associates	0	0	0	0	-	-	0
12 Holding of banks' or other financial institutions' capital instruments	0	0	0	0	-	-	0
13 Assets pledged to secure liabilities	0	0	0	0	-	-	0
14 Sub-total (A)	313	123	137	0	190	190	190
OTHER ADJUSTMENTS:	0	0	0	0	-	-	0
15 Provisions	0	0	0	0	0	0	0
16 Assets of little or no realizable value	927	120	81	0	164	-	0
17 Other adjustments (specify)	0	0	0	0	-	-	0
18 Sub-total (B)	927	120	81	0	164	0	0
19 Sub-total (C) - (Sub-total A above + B)	1,240	243	218	0	354	190	190
20 Total primary capital	471,428	458,742	438,728	420,460	348,603	317,089	317,846
II SECONDARY (TIER 2) CAPITAL	0	0	0	0	-	-	0
21 Eligible preferred shares (Capital Adequacy Regulations 13 and 17)	4,584	4,584	4,639	4,746	4,605	4,331	4,357
22 Eligible subordinated term debt (Capital Adequacy Regulation 17 (b))	18,460	20,497	5,497	5,497	1,460	4,960	1,940
23 Eligible loan stock / capital (Capital Adequacy Regulation 17(b))	0	884	1,179	1,647	1,941	1,941	468
24 40% of Revaluation reserves (Capital Adequacy Regulation 17 (a)).	459	475	398	398	407	407	407
25 Other (Capital Adequacy Regulation (17 (c)). Specify	2,787	2,079	2,316	2,631	2,787	1,805	2,028
26 Total secondary capital	26,290	28,519	14,029	14,919	11,200	13,443	9,200
27 III ELIGIBLE SECONDARY CAPITAL	26,290	24,327	9,787	14,061	10,564	12,991	8,755
28 IV ELIGIBLE TOTAL/REGULATORY CAPITAL (I(o) + III)	497,718	483,069	448,515	430,480	359,167	330,080	326,601
29 V MINIMUM TOTAL CAPITAL REQUIREMENT:	146,365	152,312	129,882	106,090	91,559	89,265	81,267
30 VI EXCESS (DEFICIENCY) (IV minus V)	351,353	330,757	318,633	324,390	267,608	240,815	245,334
31 TOTAL RISK WEIGHTED ASSETS	973,475	1,014,871	864,465	704,965	608,253	541,608	494,466