

Access Bank Rwanda Limited
Quarter Report
For the period ended 30 September 2014

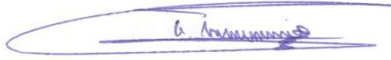
ASSETS	30 September 2014 Rwf '000	31 December 2013 Rwf '000
Transactions with Central Bank, Banks and other financial institutions		
Cash in Hand	6,800,450	3,005,570
Cash and balances with National Bank of Rwanda	7,148,223	5,346,519
Placements and balances with other banks and Financial Institutions	7,709,612	11,321,138
Value given in pension and other debtor accounts	-	-
Accrual receivable interests	-	-
	21,658,285	19,673,227
Loans and advances to customers		
Overdrafts	6,522,416	6,629,185
Treasury loans	2,834,499	987,286
Equipment Loans	420,876	968,227
Consumer Loans	7,270,965	1,869,980
Mortgage Loans	700,942	2,018,511
Leased Assets	0	0
Other Loans	0	0
Receivables in Transit	0	0
Non Performing Loans	234,278	647,871
Accrued income	218,237	128,926
	18,202,213	13,249,986
Financial Instruments		
Financial Instruments held for Trading	0	0
Financial instruments held to Maturity	11,132,864	14,122,836
Equity Investments	801,701	769,968
Accrual receivable interests	153,056	318,321
	12,087,621	15,211,125
Property, equipment and other assets		
Intangible Assets	284,103	58,619
Property and Equipment	557,547	324,178
Receivable Accounts	238,384	149,113
Other Assets	331,388	85,317
Suspense Accounts	536,830	191,281
	1,948,252	808,508
	53,896,371	48,942,846

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LIABILITIES	30 September 2014 Rwf '000	31 December 2013 Rwf '000
Transactions with Central Bank, Banks and other financial institutions		
Due to banks and other Financial Institutions	12,284	24,327
Repurchase agreement, Borrowings and other Credit Accounts	-	-
Accrual payable interests	-	-
	12,284	24,327
Operations with Clients		
Deposits from customers	43,707,769	39,664,415
Payables in Transit	369,881	120,948
Accrual payable interests	30,651	80,327
	44,108,301	39,865,690
Financial Instruments		
Issued debt securities/Corporate Bond	-	-
Accrual payable interests	-	-
	-	-
Other liabilities		
Payable Accounts/Other Creditors	358,275	176,070
Suspense Accounts	335,100	404,395
	693,375	580,465
Provision for contingent liabilities		
Provisions for contingent liabilities	-	-
	-	-
Owners Equity		
Profit or Loss allocated to equity/ Revaluation	-	-
Reserves	-	-
Reserves and Share Premium	3,501,925	2,760,596
Ordinary Share Capital	5,000,000	5,000,000
Net Profit or Loss (+/-)	580,486	711,768
	9,082,411	8,472,364
	53,896,371	48,942,846

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	30 September 2014 Rwf '000	31 December 2013 Rwf '000
Off statement of financial position items		
Acceptances and Letters of Credit Issued	2,288,606	1,441,153
Acceptances and Letters of Credit Received	-	-
Guarantees commitments given	5,113,803	2,791,714
Guarantees commitments received	31,833,990	26,192,216
Other Off Balance Sheet Commitments	-	-
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	39,236,399	30,425,083
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Director



Director