

# Access Bank Rwanda Limited

## Regulatory financial returns For the nine month period ended 30 September 2015

### Balance Sheet

Assets	30 September 2015 Rwf'000	31 December 2014 Rwf'000
<b>Financial Institutions</b>		
Cash in hand	8,698,484	15,231,805
Cash and balances with National Bank of Rwanda	6,029,063	3,455,480
Placements and balances with other banks and financial institutions	8,795,308	5,381,752
	<b>23,522,855</b>	<b>24,069,037</b>
<b>Loans and advances to customers</b>		
Overdrafts	8,642,174	8,804,667
Treasury loans	4,939,649	3,299,944
Equipment loans	330,829	472,863
Consumer loans	8,813,094	7,611,763
Mortgage loans	371,918	114,940
Non-performing loans	69,672	46,198
Accrual receivable interests	279,289	298,332
	<b>23,446,625</b>	<b>20,648,707</b>
<b>Financial instruments</b>		
Financial instruments held to maturity	12,372,958	9,859,148
Equity investments	720,545	801,701
Accrual receivable interests	185,349	158,065
	<b>13,278,852</b>	<b>10,818,914</b>
<b>Property, equipment and other assets</b>		
Intangible assets	445,661	388,654
Property and equipment	1,259,856	563,133
Receivable accounts	781,768	351,931
Other assets	182,396	295,975
Transitory accounts	4,171	98,672
	<b>2,673,852</b>	<b>1,698,365</b>
	<b>62,922,184</b>	<b>57,235,023</b>

### Balance sheet (continued)

Liabilities	30 September 2015 Rwf'000	31 December 2014 Rwf'000
<b>Operations with clients</b>		
Deposits from customers	51,912,996	47,288,475
Payables in transit	158,440	199,308
Accrual payable interests	56,745	1,440
	<b>52,128,181</b>	<b>47,489,223</b>
<b>Other liabilities</b>		
Payable accounts/Other creditors	506,636	639,859
Transitory accounts	484,273	14,063
	<b>990,909</b>	<b>653,922</b>
<b>Provisions for contingent liability and equity</b>		
Provisions for guarantees issued	-	-
Provision for risks and charges	-	53,352
	<b>-</b>	<b>53,352</b>
<b>Equity</b>		
Reserves and share premium	4,368,286	3,501,926
Ordinary share capital	5,000,000	5,000,000
Net profit or loss (+/-)	434,808	536,600
	<b>9,803,094</b>	<b>9,038,526</b>
	<b>62,922,184</b>	<b>57,235,023</b>
<b>Off Balance sheet items</b>		
Financing Commitments received	4,790,231	2,241,157
Guarantees given	5,359,318	4,987,968
	<b>10,149,549</b>	<b>7,229,125</b>

### Income Statement

	30 September 2015 Rwf'000	30 September 2014 Rwf'000
Interest and similar income	2,770,825	2,196,636
Interest expense	(263,475)	(329,331)
Net recoveries /(Loan loss provision)	23,039	(33,367)
<b>Net interest income</b>	<b>2,530,389</b>	<b>1,833,938</b>
Fees and commissions received	1,571,059	1,564,158
Fees and commissions paid	(28,646)	(17,243)
Exchange gains and losses	900,839	1,055,514
Other income and operating expenses	54,087	8,714
<b>Net income from banking activities</b>	<b>5,027,728</b>	<b>4,445,081</b>
Staff costs	(2,055,214)	(1,673,451)
Other operating expenses	(2,188,334)	(1,747,883)
Depreciation and amortization	(109,690)	(190,793)
<b>Operating profit</b>	<b>674,490</b>	<b>832,954</b>
Gains or loss on disposal of fixed assets	21,151	-
Corporate tax	(260,833)	(252,468)
<b>Net profit</b>	<b>434,808</b>	<b>580,486</b>

The financial returns were approved for issue by the board of directors on 30th November 2015 and signed on its behalf by:





Director

