# **ACCESS BANK (RWANDA) PLC**



# CONDENSED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 MARCH 2022

	Unreviewed	Unreviewed
	31 March 2022	31 March 2021
	Frw'000'	Frw'000'
Interest income	2,571,453	1,970,258
Interest expense	(571,526)	(338,133)
Net interest income	1,999,927	1,632,125
Net fee and commission income	626,636	627,909
Net foreign exchange income	470,282	692,525
Other operating income	18,745	23,415
Operating income before impairment losses	3,115,590	2,975,974
Impairment on loans and advances	-	(82,902)
Net impairment on other financial assets at amortized cost	-	(227,787)
Net operating income	3,115,590	2,665,285
Employee benefits	(980,093)	(869,576)
Depreciation	(113,414)	(81,025)
Amortization	(38,069)	(31,838)
Interest on lease liability	(31,201)	(43,827)
Depreciation -right of use asset	(189,499)	(157,372)
Other operating expenses	(416,431)	(496,204)
Total expenses	(1,768,707)	(1,679,842)
Profit before income tax	1,346,883	985,443
Income tax expense	404,065)	(412,506)
Profit for the period	942,818	572,937

#### CONDENSED STATEMENT OF FINANCIAL POSITION **AS AT 31 MARCH 2022**

	Unreviewed	Audited
	31 March	31 December
	2022	2021
ASSETS	Frw'000'	Frw'000'
Cash and balances with National bank of Rwanda	22,067,675	27,568,083
Amount due from other banks	36,361,373	30,063,356
Financial assets: - Equity instruments	88,375	88,375
Financial assets:-Gov securities and corporate Bond	58,787,946	58,286,085
Loans and advances to customers	37,743,936	31,994,114
Non-current asset held for sale	345,101	45,101
Current income tax asset	-	54,383
Property and equipment	2,394,629	2,483,677
Intangible assets	1,709,176	1,742,271
Amount due from related party	256,705	215,731
Other assets	3,407,980	2,084,827
Right of use asset	<u>1,566,528</u>	<u>1,707,369</u>
TOTAL ASSETS	164,729,424	156,333,372
LIABILITIES		
Customer deposits	134,629,580	127,734,131
Due to Economic Recovery Fund	361,306	381,878
Deferred tax	629,218	629,218
Current income tax	469,997	-
Other liabilities	2,948,907	2,820,448
Interest Bearing Borrowing	88,919	79,901
Lease Liability	1,999,450	2,028,567
TOTAL LIABILITIES	141,127,377	133,674,143
EQUITY		
Share capital	14,233,981	14,233,981
Retained earnings	8,892,208	7,949,390
Fair value reserve	61,863	61,863
Revaluation reserve	354,277	354,277
Statutory reserves	<u>59,718</u>	<u>59,718</u>
TOTAL EQUITY	23,602,047	22,659,229
TOTAL LIABILITIES AND EQUITY	164,729,424	156,333,372

The financial statements were approved by the Board of Directors on 4 May 2022 and signed on its behalf by:









## **APPENDIX I: REGULATORY DISCLOSURES**

Coff-Balance Sheet items					A . (F 1000)
1.	**	plance Cheet items		- 4	
Non-Performing Loan indicators					
(a) Non-performing loans (NPL)   2.55%					
(b) NPL Ratio   2.56%   S. Capital Strength   a. Core capital (Tier 1)   20.832.867   b. Supplementary capital (Tier 2)   14.8287   c. Total capital   20.981.1542   c. Total capital   20.981.1542   c. Total capital   20.981.1542   c. Total capital   20.981.1542   c. Core capital/fotal risk weighted assets   34.208.4542   c. Core capital/fotal risk weighted assets ratio   22.114%   f. Tier 1 ratio   22.114%   g. Total capital/total risk weighted assets ratio   22.2179%   h. Tier 2 ratio   0.157%   c. Core capital/fotal risk weighted assets ratio   22.2179%   h. Tier 2 ratio   0.157%   c. Core capital/fotal risk weighted assets ratio   22.2179%   h. Tier 2 ratio   0.157%   c. Core capital/fotal risk weighted assets ratio   22.2179%   h. Tier 2 ratio   0.157%   c. Core capital/fotal risk weighted assets ratio   c. Core capital/fotal risk					
2. Capital strength					
B.   Core capital (Tier 1)   20.832.867	. ,				2.50%
C.   Total capital   20,981,154					20,832,867
d.   Total risk weighted assets   94,208,442   e.   Core capital/Total risk weighted assets ratio   22,114%   f.   Tier I ratio   22,2114%   g.   Total capital/total risk weighted assets ratio   0.157%   h.   Tier 2 ratio   0.157%   h.   Tier 3 ratio   0.157%   h.   Tier 4 ratio   0.157%   h.   Tier 5 ratio   0.157%   h.   Tier 4 ratio   0.157%   h.   Tier 5 ratio   0.157%   h.   Tier 6 ratio   0.157%   h.   Tier 7 r			†		
e. Core capital/Total risk weighted assets ratio f. Tier 1 ratio 22.114% g. Total capital/total risk weighted assets ratio h. Tier 2 ratio 1. Leverage ratio 1. Tier 2 ratio 1. Leverage ratio 1. Total gorsos credit risk exposures: after accounting offsets and without taking into account credit risk mitigation 2. Average gross credit exposures, broken down by major types of credit exposure. c) OTC derivatives  3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposures, c) OTC derivatives  4. Sector distribution of exposures, broken down by major types of credit exposure, major types of credit exposure and aggregated in the following areas:  4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  7. OPERATIONAL RISK  7. OPERATIONAL RISK  8. Liquidity ratio b. Net stable funding ratio  9. MARKET RISK  a. Liquidity ratio b. Lequity position risk c. Foreign exchange risk  1. Levers and types of frequency and their corresponding major types of credit exposure and aggregated in the following amount  1. Restructured loans a. Loans to directors, shareholders and subsidiaries b. Loans to employees  9. MARKET RISK  a. Credit exposures abroad b. Cher assets held abroad c. Individual and their corresponding  1. Number of hour members  7. Provision thereon (regulatory)  1. Restructured loans a. No. of borrowers  4. Credit exposures abroad b. Other assets held abroad c. Liabilities to abroad c. Liabilities to abroad d. Number of management committee d. Number of management committee d. Number of senior managers 10. Number of senior managers 10. Number of senior managers 10. Number of se					
f. Tier I ratio 22211% g. Total capital/total risk weighted assets ratio 0.157% h. Ter 2 ratio 0.157% c. Leverage ratio 0.157% c. REDIT RISK 1. Total gross credit exposures: after accounting offsets and without taking into account credit risk mitigation 2. Average gross credit exposures, broken down by major types of credit exposures.  a) Loans, commitments and other non-derivative off-bellance sheet exposures, broken down by major types of credit exposures. b) Debt securities - c) OTC derivatives  3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure.  4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  7. OPERATIONAL RISK  Number and types of frauds and their corresponding mount  8. LiQuidity ratio 1.056.057  b. Net stable funding ratio 912% b. Leans to employees 992.451  11. Restructured loans a. Interest rate risk 785,400 b. Equity position risk 2.06.068 b. Loans to employees 992.451  11. Restructured loans a. Non 6 borrowers b. Amount outstanding 3.836.625 c. Provision thereon (regulatory) 5.76.000 c. Liabilities to abroad 5.76.000 c. Number of fonon –executive directors 4.76 c. Number of mane directors 5.76 c. Number of mane directors 7.76 c. Number of fonon executive directors 7.76 c. Number of mane directors 7.76 c. Number of fonon executive directors 7.76 c. Number of fonon executive directors 7.76 c. Number of fonon executive directors 7.76 c. Number of fonon formanagement committee 7.76 c. Number of female directors 7.76 c. Number of female dir					
h. Tier 2 ratio 19.157%  i. Leverage ratio 19.1%  6. CREDIT RISK  1. Total gross credit risk exposures : after accounting offsets and without taking into account credit risk mitigation 2. Average gross credit exposures in the property of credit exposures of public exposures of credit e		1 · ·	22.114%		
i. Leverage ratio 6. CREDIT RISK 1. Total gross credit risk exposures : after accounting offsets and without taking into account credit risk mitigation. 2. Average gross credit exposures.  3. Death of the property of the p	g.	Total capital/total risk weighted assets ratio	22.271%		
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Total gross credit risk exposures : after accounting offsets and without taking into account credit risk mitigation		5			11%
and without taking into account credit risk mitigation types of credit exposure: a) Loans, commitments and other non- derivative off-balance sheet exposures; b) Debt securities c) OTC derivatives  3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure; MISANIZE 1.156.351			44.466.000		
types of credit exposure: a) Loans commitments and other non- derivative off-balance sheet exposures: b) Debt securities c) OTC derivatives  3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure; BUBAVU 309,029 RUSIV 104,551 BUGESTRA 1,156,351 BUGESTRA 4,466,229 A, Sector distribution of exposures, broken down by major types of credit exposure; areas:  4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  5. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:  7. OPERATIONAL RISK  Number and types of frauds and their corresponding amount  8. LIQUIDITY RISK a. Liquidity ratio b. Net stable funding ratio  9. MARKET RISK a. Liquidity ratio b. Equity position risk c. Foreign exchange risk 23.602,047 c. Foreign exchange risk 3.815,64703  10. Related parties  a. Loans to directors, shareholders and subsidiaries b. Loans to employees  992,451  11. Restructured loans a. No. of borrowers b. Amount outstanding C. Provision thereon (regulatory) d. Restructured loans as % of gross loans  12. COUNTRY RISK a. Credit exposures abroad b. Other assets held abroad c. Liabilities to abroad d. Number of foned executive directors d. Number of foned edirectors d. Number of foned edirectors d. Number of foned edirectors d. Number of management committee d. Number of management committee d. Number of fenide directors d. Number of management committee d. Number of fenide senior managers d. Number of senior managers d. Author of the posures and other committee d. Number of fenide lierctors d. Number of fenide lierctors d. Number of senior managers			44,466,229		
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types of credit exposure and aggregated in the following areas:    Separation   Sep	1 Coctor d	listribution of avaccures broken down by major			
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b.         Loans to employees         992,451           11. Restructured loans           a.         No. of borrowers         45           b.         Amount outstanding         3,836,625           C.         Provision thereon (regulatory)         57,680           d.         Restructured loans as % of gross loans         9%           12. COUNTRY RISK         9%           a.         Credit exposures abroad         -           b.         Other assets held abroad         50,430,500           c.         Liabilities to abroad         -           13. Management and board composition         -           a.         Number of board members         7           b.         Number of non -executive directors         1           c.         Number of independent directors         4           d.         Number of executive directors         2           e.         Number of female directors         3           f.         Number of male directors         4           g.         Number of management committee         8           h.         Number of female senior managers         10           i.         Number of female senior managers         4	Number at amount  8. LIQUID  a. b.  9. MARKE  a. b. c.	nd types of frauds and their corresponding  OTY RISK Liquidity ratio Net stable funding ratio T RISK Interest rate risk Equity position risk Foreign exchange risk		Numbe	912% 120% 785,400 23,602,047
11. Restructured loans         45           a. No. of borrowers         45           b. Amount outstanding         3,836,625           C. Provision thereon (regulatory)         57,680           d. Restructured loans as % of gross loans         9%           12. COUNTRY RISK         -           a. Credit exposures abroad         -           b. Other assets held abroad         50,430,500           c. Liabilities to abroad         -           13. Management and board composition         -           a. Number of board members         7           b. Number of non -executive directors         1           c. Number of independent directors         4           d. Number of executive directors         2           e. Number of female directors         3           f. Number of male directors         4           g. Number of management committee         8           h. Number of senior managers         10           i. Number of female senior managers         4	Number at amount  8. LIQUID  a. b.  9. MARKE  a. b. c.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties		Numbe	912% 120% 785,400 23,602,047 3,815,647.03
a.         No. of borrowers         45           b.         Amount outstanding         3,836,625           C.         Provision thereon (regulatory)         57,680           d.         Restructured loans as % of gross loans         9%           12. COUNTRY RISK           a.         Credit exposures abroad         -           b.         Other assets held abroad         50,430,500           c.         Liabilities to abroad         -           13. Management and board composition         -           a.         Number of board members         7           b.         Number of non -executive directors         1           c.         Number of independent directors         4           d.         Number of executive directors         2           e.         Number of female directors         3           f.         Number of male directors         4           g.         Number of management committee         8           h.         Number of female senior managers         10           i.         Number of female senior managers         4	Number at amount  8. LIQUID  a. b.  9. MARKE  a. b. c.  10. Relate  a.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries		Numbe	912% 120% 785,400 23,602,047 3,815,647.03
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C.         Provision thereon (regulatory)         57,680           d.         Restructured loans as % of gross loans         9%           12. COUNTRY RISK           a.         Credit exposures abroad         -           b.         Other assets held abroad         50,430,500           c.         Liabilities to abroad         -           13. Management and board composition         -           a.         Number of board members         7           b.         Number of non -executive directors         1           c.         Number of independent directors         4           d.         Number of executive directors         2           e.         Number of female directors         3           f.         Number of male directors         4           g.         Number of management committee         8           h.         Number of senior managers         10           i.         Number of female senior managers         4	Number at amount  8. LIQUID  a. b.  9. MARKE  a. b. c.  10. Relate  a. b. 11. Restru	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees ictured loans		Numbe	912% 120% 785,400 23,602,047 3,815,647.03 65,184 992,451
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12. COUNTRY RISK           a. Credit exposures abroad         -           b. Other assets held abroad         50,430,500           c. Liabilities to abroad         -           13. Management and board composition           a. Number of board members         7           b. Number of non – executive directors         1           c. Number of independent directors         4           d. Number of executive directors         2           e. Number of female directors         3           f. Number of male directors         4           g. Number of management committee         8           h. Number of senior managers         10           i. Number of female senior managers         4	Number at amount  8. LIQUID a. b. 9. MARKE a. b. c. 10. Relate a. b. 11. Restru a. b.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees ictured loans No. of borrowers Amount outstanding		Numbe	912% 120% 785,400 23,602,047 3,815,647.03 65,184 992,451 45 3,836,625
a.         Credit exposures abroad         -           b.         Other assets held abroad         50,430,500           c.         Liabilities to abroad         -           13. Management and board composition           a.         Number of board members         7           b.         Number of non – executive directors         1           c.         Number of independent directors         4           d.         Number of executive directors         2           e.         Number of female directors         3           f.         Number of male directors         4           g.         Number of management committee         8           h.         Number of senior managers         10           i.         Number of female senior managers         4	Number at amount  8. LIQUID a. b. 9. MARKE a. b. c. 10. Relate a. b. 11. Restru a. b. C.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees Interest rate risk Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees Interest rate risk Interest rate rate risk Interest rate rate risk Interest rate rate rate risk Interest rate rate rate rate rate rate rate rat		Numbe	912% 120% 785,400 23,602,047 3,815,647.03 65,184 992,451 45 3,836,625 57,680
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a.       Number of board members       7         b.       Number of non – executive directors       1         c.       Number of independent directors       4         d.       Number of executive directors       2         e.       Number of female directors       3         f.       Number of male directors       4         g.       Number of management committee       8         h.       Number of senior managers       10         i.       Number of female senior managers       4	Number at amount  8. LIQUID a. b. 9. MARKE a. b. c. 10. Relate a. b. 11. Restru a. b. C. d.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees Inctured loans No. of borrowers Amount outstanding Provision thereon (regulatory) Restructured loans as % of gross loans  TRY RISK Credit exposures abroad		Numbe	912% 120% 785,400 23,602,047 3,815,647.03 65,184 992,451 45 3,836,625 57,680 9%
b.         Number of non – executive directors         1           c.         Number of independent directors         4           d.         Number of executive directors         2           e.         Number of female directors         3           f.         Number of male directors         4           g.         Number of management committee         8           h.         Number of senior managers         10           i.         Number of female senior managers         4	Number at amount  8. LIQUID a. b. 9. MARKE a. b. c. 10. Relate a. b. C. d. 12. COUN a. b.	nd types of frauds and their corresponding  PITY RISK Liquidity ratio Net stable funding ratio  T RISK Interest rate risk Equity position risk Foreign exchange risk d parties Loans to directors, shareholders and subsidiaries Loans to employees ctured loans No. of borrowers Amount outstanding Provision thereon (regulatory) Restructured loans as % of gross loans  TRY RISK Credit exposures abroad Other assets held abroad		Numbe	912% 120% 120% 785,400 23,602,047 3,815,647.03 65,184 992,451 45 3,836,625 57,680 9%
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### **EXPLANATORY NOTES**

- Total interest income increased by 31% in March 2022 compared to March 2021 and its mainly derived from loans to customers and investments.
- The profit before income tax increased by 37% in March 2022 compared to March 2021 mainly due to increase in revenue generating activities during the period.

These Financial statements and other disclosures are available on our website: www.rwanda.accessbankplc.com

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