

Access Bank Rwanda Limited
Quarter Report
For the period ended 31 March 2015

ASSETS	31 March 2015	31 December 2014
	Frw'000	Frw'000
Transactions with Central Bank, banks and other financial Institutions		
Cash in hand	10,420,873	15,231,805
Cash and balances with National Bank of Rwanda	3,969,019	3,455,480
Placements and balances with other banks and financial institutions	2,943,094	5,381,752
	17,332,986	24,069,037
Loans and advances to customers		
Overdrafts	7,680,763	8,804,667
Treasury loans	2,571,697	3,299,944
Equipment loans	376,821	472,863
Consumer loans	10,918,281	7,611,763
Mortgage loans	431,688	114,940
Non-performing loans	5,648	46,198
Accrual receivable interests	201,540	298,331
	22,186,438	20,648,706
Financial instruments		
Financial instruments held to maturity	11,838,102	9,859,148
Equity investments	801,701	801,701
Accrual receivable interests	182,463	158,065
	12,822,266	10,818,914
Property, equipment and other assets		
Intangible assets	375,205	388,654
Property and equipment	637,074	563,134
Receivable accounts	946,760	351,930
Other assets	226,052	295,975
Transitory accounts	41,872	98,673
	2,226,963	1,698,366
	54,568,653	57,235,023

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LIABILITIES	31 March 2015	31 December 2014
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Transactions with Central Bank, banks and other financial institutions		
Due to the National Bank of Rwanda	-	-
Balances due to other banks and financial institutions	-	-
Term treasury borrowings	-	-
Accrual payable interests	-	-
	-	-
Operations with clients		
Deposits from customers	44,372,810	47,288,475
Payables in transit	194,625	196,384
Accrual payable interests	10,442	1,440
	44,577,877	47,486,299
Other liabilities		
Payable accounts/Other creditors	469,267	642,782
Transitory accounts	307,653	14,063
	776,920	656,845
Provisions for contingent liability and equity		
Provisions for guarantees issued	-	-
Provision for risks and charges	53,353	53,353
	53,353	53,353
Equity		
Reserves and share premium	4,038,526	3,501,926
Ordinary share capital	5,000,000	5,000,000
Net profit or loss (+/-)	121,977	536,600
	9,160,503	9,038,526
	54,568,653	57,235,023

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Off statement of financial position items	31 March 2015	31 December 2014
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Acceptances and Letters of Credit Issued	4,047,038	2,241,157
Acceptances and Letters of Credit Received	-	-
Guarantees commitments given	5,733,304	4,987,968
Other Off Balance Sheet Commitments	-	-
	9,780,342	7,229,125


 Director



 Director

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	31 March 2015	31 March 2014
	Frw '000	Frw '000
Interest and similar income	860,777	711,531
Interest expense	(72,816)	(143,440)
Loan loss provision	(23,312)	(8,915)
	764,649	559,176
Net interest income		
Fees and commissions received	530,144	467,950
Fees and commissions paid	(5,533)	(5,299)
Exchange gains and losses	276,522	299,978
Other income and operating expenses	9,475	2,100
	1,575,258	1,323,905
Net income from banking activities		
Staff costs	(660,707)	(514,150)
Other operating expenses	(664,889)	(536,203)
Depreciation and amortization	(55,824)	(48,283)
	193,837	225,269
Operating profit		
Gains or loss on disposal of fixed assets	-	-
Corporate tax	(71,860)	(80,586)
	121,977	144,683
Net profit		

