

Access Bank (Rwanda) Limited

Off Statement of Financial Position As at 31 March 2016

ASSETS	31 March 2016	31 December 2015
	Frw'000	Frw'000
Transactions with Central Bank, banks and other financial institutions		
Cash in hand	11,609,215	10,240,399
Cash and balances with National Bank of Rwanda	7,077,427	6,902,337
Placements and balances with other banks and financial institutions	3,660,485	12,249,666
	24,652,346	29,392,402
Loans and advances to customers		
Overdrafts	9,711,808	8,294,697
Treasury loans	7,184,206	5,607,018
Equipment loans	252,646	266,669
Consumer loans	9,778,511	10,561,346
Mortgage loans	224,097	357,935
Non-performing loans	215,979	295,782
Accrual receivable interests	309,629	295,992
	27,676,876	25,679,438
Financial instruments		
Financial instruments held to maturity	9,257,050	6,906,921
Equity investments	720,545	720,545
Accrual receivable interests	89,461	68,797
	10,067,056	7,696,263
Property, equipment and other assets		
Intangible assets	510,406	474,942
Property and equipment	1,396,344	1,430,759
Receivable accounts	844,053	327,253
Other assets	352,410	401,318
Transitory accounts	560,171	436,335
	3,663,384	3,070,607
	66,059,662	65,838,710
LIABILITIES	31 March 2016	31 December 2015
	Frw'000	Frw'000
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	-	-
	0	0
Operations with clients		
Deposits from customers	51,221,787	51,711,303
Payables in transit	311,213	266,226
Accrual payable interests	39,412	14,029
	51,572,412	51,991,558
Other liabilities		
Payable accounts/Other creditors	701,633	633,960
Transitory accounts	1,198,475	900,404
Borrowing	2,243,121	2,242,221
	4,143,229	3,776,585
Provisions for contingent liability and equity		
Provisions for guarantees issued	0	0
Provision for risks and charges	0	0
	0	0
Equity		
Reserves and share premium	5,070,188	4,538,156
Ordinary share capital	5,000,000	5,000,000
Net profit or loss (+/-)	273,833	532,411
	10,344,021	10,070,567
	66,059,662	65,838,710

Statement of Comprehensive Income As at 31 March 2016

	31 March 2016	31 March 2015
	Frw '000	Frw '000
Interest and similar income	1,161,095	860,777
Interest expense	(128,451)	(72,816)
Loan loss provision	(26,445)	(23,312)
	1,006,200	764,649
Net interest income		
Fees and commissions received	581,133	530,144
Fees and commissions paid	(25,508)	(5,533)
Exchange gains and losses	319,520	276,522
Other income and operating expenses	4,240	9,475
	1,885,584	1,575,258
Net income from banking activities		
Staff costs	(701,645)	(660,707)
Other operating expenses	(725,586)	(664,889)
Depreciation and amortization	(62,291)	(55,824)
	396,063	193,837
Operating profit		
Gains or loss on disposal of fixed assets	(122,230)	(71,860)
Corporate tax		
	273,833	121,977
Net profit		





Director

Off Statement of Financial Position Items As at 31 March 2016

	31 March 2016	31 December 2015
	Frw'000	Frw'000
Financing Commitments given		
Financing Commitments received	3,703,771	5,961,574
Guarantees given	5,733,473	6,906,464
Guarantees received	46,621,042	46,003,053
Other Off balance sheet items	-	-
Substandard, doubtful and loss off statement of financial position commitments	-	-
	56,058,286	58,871,091