

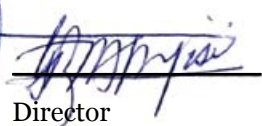
Access Bank Rwanda Limited

Quarter Report for the period ended 30 June 2015

ASSETS	30 June 2015 Frw'000	31 December 2014 Frw'000		30 June 2015 Frw'000	31 December 2014 Frw'000
Transactions with Central Bank, banks and other financial institutions			Financing Commitments given	-	-
Cash in hand	8,287,450	15,231,805	Financing Commitments received	5,015,381	2,241,157
Cash and balances with National Bank of Rwanda	8,801,935	3,455,480	Guarantees given	4,288,070	4,987,968
Placements and balances with other banks and financial institutions	7,117,268	5,381,752	Guarantees received	-	-
	24,206,653	24,069,037	Other Off balance sheet items	-	-
			Substandard, doubtful and loss off statement of financial position commitments	-	-
				9,303,451	7,229,125
Loans and advances to customers					
Overdrafts	9,679,321	8,804,667			
Treasury loans	4,462,165	3,299,944			
Equipment loans	350,850	472,863			
Consumer loans	9,866,922	7,611,763			
Mortgage loans	417,433	114,940			
Non-performing loans	66,401	46,198			
Accrual receivable interests	186,716	298,332			
	25,029,808	20,648,707			
Financial instruments					
Financial instruments held to maturity	7,961,302	9,859,148			
Equity investments	801,701	801,701			
Accrual receivable interests	156,008	158,063			
	8,919,011	10,818,912			
Property, equipment and other assets					
Intangible assets	432,000	388,654			
Property and equipment	858,053	563,134			
Receivable accounts	920,134	351,931			
Other assets	312,484	295,975			
Transitory accounts	2,230	98,671			
	2,524,901	1,698,365			
	60,680,373	57,235,021			
LIABILITIES	30 June 2015 Frw'000	31 December 2014 Frw'000		30 June 2015 (6 months) Frw'000	30 June 2014 (6 months) Frw'000
Transactions with Central Bank, banks and other financial institutions			Interest and similar income	1,806,985	1,403,470
Due to the National Bank of Rwanda	-	-	Interest expense	(165,224)	(239,045)
Balances due to other banks and financial institutions	-	-	Loan loss provision	21,890	(16,404)
Term treasury borrowings	-	-			
Accrual payable interests	-	-	Net interest income	1,663,651	1,148,021
	-	-	Fees and commissions received	1,050,272	1,032,151
	-	-	Fees and commissions paid	(12,372)	(11,112)
	-	-	Exchange gains and losses	511,361	692,337
	-	-	Other income and operating expenses	734	-
	-	-			
	-	-	Net income from banking activities	3,213,646	2,861,397
	-	-	Staff costs	(1,305,370)	(1,077,501)
	-	-	Other operating expenses	(1,479,749)	(1,148,691)
	-	-	Depreciation and amortization	(67,659)	(110,914)
	-	-			
	-	-	Operating profit	360,868	524,291
	-	-	Gains or loss on disposal of fixed assets	12,551	-
	-	-	Corporate tax	(129,023)	(164,249)
	-	-			
	-	-	Net profit	244,396	360,042
Operations with clients					
Deposits from customers	49,498,628	47,288,475			
Payables in transit	1,014,034	196,384			
Accrual payable interests	29,147	1,440			
	50,541,809	47,486,299			
Other liabilities					
Payable accounts/Other creditors	466,360	642,782			
Transitory accounts	242,140	14,063			
	708,500	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	4,132,315	3,501,924			
Ordinary share capital	5,000,000	5,000,000			
Net profit or loss (+/-)	244,396	536,600			
	9,376,711	9,038,524			
	60,680,373	57,235,021			



Director

Director

