

### REVIEWED BY EXTERNAL AUDITORS

(Figures in Rwf '000)

CODE	ASSET	31/03/16	31/12/15
<b>1</b>	<b>Treasury operations and operations with banks and other financial institutions</b>	<b>29,909,338</b>	<b>28,504,383</b>
10	Cash in Hand	3,937,970	3,632,003
11	Cash and balances with National Bank of Rwanda	8,827,381	8,054,234
12	Placements and balances with other banks and Financial Institutions	8,965,071	11,603,320
13	Value given in pension and other debtor accounts	8,004,270	5,098,228
1	Accrual receivable interests	174,645	116,597
	<b>Sub-total</b>	<b>29,909,338</b>	<b>28,504,383</b>
<b>2</b>	<b>Operations with Clients</b>	<b>99,262,960</b>	<b>94,028,874</b>
20	Overdrawn Accounts (Overdrafts)	22,750,677	21,558,502
21	Treasury loans	2,698,018	2,603,988
22	Equipment Loans	22,374,715	21,143,256
23	Consumer Loans	16,909,031	16,737,597
24	Mortgage Loans	30,046,535	27,573,747
25	Leased Assets	353	24,228
27	Other Loans	2,129,256	2,110,139
28	Receivables in Transit	226,346	269,793
29	Non Performing Loans	1,774,776	1,625,015
2	Accrued Income	353,252	382,610
	<b>Sub total</b>	<b>99,262,960</b>	<b>94,028,874</b>
<b>3</b>	<b>Financial Instruments</b>	<b>45,169,913</b>	<b>43,487,485</b>
30	Financial Instruments held for Trading	9,789,410	7,596,882
33	Financial Instruments held to Maturity	35,029,474	35,780,578
34	Equity Investments	16,688	16,688
35	Derivatives	118,027	72,027
3	Accrual receivable interests	216,314	21,290
	<b>Sub total</b>	<b>45,169,913</b>	<b>43,487,485</b>
<b>4</b>	<b>Fixed Assets and other Assets</b>	<b>5,857,519</b>	<b>5,806,026</b>
41	Intangible Assets	131,478	152,117
42	Property and Equipment	3,965,888	3,982,220
44	Receivable Accounts	486,821	390,518
46	Other Assets	2,100	2,100
47	Suspense Accounts	1,271,233	1,279,071
	<b>Sub total</b>	<b>5,857,519</b>	<b>5,806,026</b>
	<b>Grand total</b>	<b>180,199,730</b>	<b>171,826,768</b>

CODE	LIABILITY	31/03/16	31/12/15
<b>1</b>	<b>Treasury operations and operations with banks and other financial institutions</b>	<b>26,039,150</b>	<b>19,966,325</b>
12	Due to banks and other Financial Institutions	5,611,087	5,777,859
14	Repurchase agreement, Borrowings and other Credit Accounts	20,350,517	14,163,627
1	Accrual payable interests	77,546	24,838
	<b>Sub total</b>	<b>26,039,150</b>	<b>19,966,325</b>
<b>2</b>	<b>Operations with Clients</b>	<b>122,669,330</b>	<b>121,697,547</b>
20	Deposits from Customers	119,915,875	118,920,229
28	Payables in Transit	2,091,113	1,942,113
2	Accrual Payable Interests	662,342	835,206
	<b>Sub total</b>	<b>122,669,330</b>	<b>121,697,547</b>
<b>3</b>	<b>Financial Instruments</b>	<b>407,583</b>	<b>523,188</b>
35	Derivatives	-	-
36	Issued debt securities/Corporate Bond	400,000	500,000
3	Accrual Payable Interests	7,583	23,188
	<b>Sub total</b>	<b>407,583</b>	<b>523,188</b>
<b>4</b>	<b>Other liabilities</b>	<b>6,687,334</b>	<b>4,562,866</b>
45	Payable Accounts/Other Creditors	3,524,466	1,618,707
47	Suspense Accounts	3,162,868	2,944,159
	<b>Sub total</b>	<b>6,687,334</b>	<b>4,562,866</b>
<b>5</b>	<b>Provision for contingent liabilities and equity</b>	<b>24,396,332</b>	<b>25,076,842</b>
51	Provisions for contingent liabilities	617,108	616,166
	<b>Sub total</b>	<b>617,108</b>	<b>616,166</b>

CODE	LIABILITY (Contd)	31/03/16	31/12/15
	<b>Owners Equity</b>	<b>23,779,224</b>	<b>24,460,676</b>
56	Profit or Loss allocated to equity/ Revaluation Reserves	11,796	11,796
57	Reserves and Share Premium	17,478,880	14,524,581
58	Ordinary Share Capital	5,000,000	5,000,000
59	Net Profit or Loss (+/-)	1,288,548	4,924,299
	<b>Sub total</b>	<b>23,779,224</b>	<b>24,460,676</b>
	<b>Grand total</b>	<b>180,199,730</b>	<b>171,826,768</b>

	OFF STATEMENT OF FINANCIAL POSITION ITEMS	31/03/16	31/12/15
90	Acceptances and Letters of Credit Issued	4,230,386	3,654,295
91	Acceptances and Letters of Credit Received	-	-
92	Guarantees Commitments given	8,774,273	9,621,771
93	Guarantees Commitments Received	-	-
98	Other Off Balance Sheet Commitments	1,146,429	1,612,015

Chairman of the Board of Directors  
Date: 19/05/2016

Managing Director  
Date: 19/05/2016

### STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31<sup>ST</sup> MARCH 2016

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(Figures in Rwf '000)

	FOR THE PERIOD ENDED	
	31/03/16	31/03/15
- Interest and Similar Income	4,588,950	3,650,342
- Interest Expense	(1,238,127)	(1,114,342)
- (Loan Loss provision)/Write back of provision	(170,026)	(37,572)
<b>NET INTEREST INCOME</b>	<b>3,180,797</b>	<b>2,498,429</b>
+ Fees and Commissions Received	802,436	826,496
- Fees and Commission Paid	(77,560)	(63,782)
+/- Exchange Gains and Losses	897,391	1,162,226
+/- Other Income and Operating Expenses	23,419	52,302
<b>NET INCOME FROM BANKING ACTIVITIES</b>	<b>4,826,483</b>	<b>4,475,671</b>
- Staff costs	(1,659,742)	(1,614,729)
- Other Operating Expenses	(1,001,928)	(894,592)
- Depreciation and Amortisation Charges	(170,229)	(189,271)
<b>OPERATING PROFIT</b>	<b>1,994,583</b>	<b>1,777,078</b>
+/- Gain or loss on disposal of fixed assets	(12,201)	-
- Corporation Tax	(693,834)	(635,279)
<b>NET INCOME</b>	<b>1,288,548</b>	<b>1,141,799</b>

Chairman of the Board of Directors  
Date: 19/05/2016

Managing Director  
Date: 19/05/2016