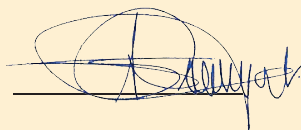


Code	ASSETS	31-Mar-17 Frw'000	31-Dec-16 Frw'000
10	Cash in hand	6,922,550	4,406,960
11	Balances with the National Bank of Rwanda	6,619,080	5,113,250
12	Balances with Other Bank and financial institutions	20,259,161	12,841,953
16	Amount due from related parties	78,396	115,422
		33,879,187	22,477,585
2	Loans and advances to customers		
20	Over Drafts	1,322,838	1,014,333
22	Equipment loans	1,868,828	2,007,431
23	Consumer loans	12,189,303	11,868,805
24	Mortgage loans	49,448,791	49,125,179
27	Other Loans	14,583,738	15,283,729
29	Non-Performing Loans	2,309,973	836,128
		81,723,471	80,135,605
33	Financial Instruments held to maturity		
	Treasury Bills	9,709,431	13,716,982
	Treasury Bonds	1,472,895	1,234,010
		11,182,326	14,950,992
4	Fixed Assets and Other Assets		
41	Intangible assets	52,213	55,444
42	Property and equipment	3,686,413	3,986,437
44	Other receivables	422,517	364,009
46	Other Assets	2,103,842	2,538,318
47	Transitory Accounts	147,808	352,902
		6,412,793	7,297,110
	TOTAL ASSETS	133,197,777	124,861,292
	LIABILITY		
1	Transactions with Central Bank, banks and other financial institutions		
12	Balances due to other banks and financial institutions	7,062,370	10,844,798
16	Balances due to related parties	181,005	325,981
2	Operations with clients		
20	Deposits	101,127,658	89,417,818
4	Other Liabilities		
45	Other payables	1,947,919	2,070,751
		110,318,952	102,659,348
57	Share premium	2,112,690	2,112,690
58	Share capital	18,175,000	18,175,000
59	Accumulated reserves	2,591,135	1,914,254
579	Other reserves	-	-
	TOTAL EQUITY	22,878,825	22,201,944
	TOTAL LIABILITIES AND EQUITY	133,197,777	124,861,292
	OFF-BALANCE SHEET ITEMS		
90	Letters of credit issued	241,080	266,037
92	Guarantees issued	2,443,306	1,952,046
		2,684,386	2,218,083

The Condensed interim financial statements of Equity Bank Rwanda Limited were approved by the board of directors on 30th May 2017 and signed on its behalf by:

Hannington Namara
Managing Director

Dr. Patrick Uwizeye
Chairperson of the Board Audit Committee

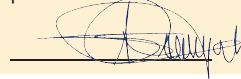



	31 MARCH 2017 Frw '000	31 MARCH 2016 Frw '000
70 Interest and similar income	3,049,532	2,283,890
60 Interest expense	(681,462)	(488,731)
Net interest income	2,368,070	1,795,159
74 Net Fees and commission income	867,772	568,376
75 Foreign exchange related income	389,498	164,789
Total Operating income	3,625,340	2,528,324
66 Staff costs	855,102	781,845
66 Other operating expenses	1,146,477	1,026,834
67 Loan loss provision	336,898	-
66 Depreciation of property and equipment	316,661	256,758
66 Amortisation of intangible assets	3,231	9,663
Total operating expenses	2,658,369	2,075,100
Profit before taxation	966,971	453,224
Income tax expense	(290,090)	-
Net profit for the period	676,881	453,224

The Condensed interim financial statements of Equity Bank Rwanda Limited were approved by the board of directors on 30th May 2017 and signed on its behalf by:

Hannington Namara
Managing Director

Dr. Patrick Uwizeye
Chairperson of the Board Audit Committee

**OTHER DISCLOSURES FOR THE PERIOD ENDED
31 MARCH 2017**

	Amount (Frw '000)
1. Off- balance sheet items	2,684,386
2. Non-performing loans indicators	
a. Non-performing loans (NPL)	2,309,973
b. NPL ratio	3%
3. Capital Strength	
a. Core capital (Tier 1)	22,488,171
b. Supplementary capital (Tier 2)	0
c. Total capital	22,488,171
d. Total risk weighted assets	96,119,975
e. Core capital/ Total risk weighted assets ratio	23%
f. Tier 1 ratio	10%
g. Total capital/total risk weighted assets ratio	23%
h. Tier 2 ratio	15%
4. Liquidity	
a. Liquidity ratio	43%
5. Insider lending	
a. Loans to directors, shareholders and subsidiaries	0
b. Loan to employees	1,590,391
6. Management and board composition	
a. Number of Board members	6
b. Number of executive directors	1
c. Number of non-executive directors	5
d. Number of female directors	2
e. Number of male directors	4
f. Number of Executive committee	10
g. Number of females in the Executive committee	2
h. Number of males in the Executive committee	8

These financial statements and other disclosures can be accessed on the institutions website <http://www.rw.equitybankgroup.com>. They may also be accessed at the institutions head office located at Grand pension plaza 2nd floor Kigali Rwanda.