

OTHER DISCLOSURES FOR THE YEAR ENDED 31 DECEMBER 2016

Item	Figures in Frw '000
1. Off balance sheet items	2,218,083
2. Non-performing loan indicators	
(a) Non-performing loans	1,737,843
(b) NPL ratio	2.14%
3. Capital Strength	
a. Core capital (Tier1)	22,146,500
b. Supplementary capital (Tier 2)	-
c. Total capital	22,146,500
d. Total risk weighted assets	94,008,628
e. Core capital/Total risk weighted assets ratio	24%
f. Tier 1 ratio	24%
g. Total capital/total risk weighted assets ratio	24%
h. Tier 2 ratio	-
4. Liquidity	
a. Liquidity ratio	38%
5. Insider lending	
a. Loans to Directors, shareholders and subsidiaries	-
b. Loans to employees	1,789,899
6. Management and board composition	
a. Number of Board members	8
b. Number of Executive Directors	1
c. Number of Non-Executive Directors	7
d. Number of female Directors	2
e. Number of male Directors	5
f. Number of executive committee	10
g. Number of females in the Executive committee	2
h. Number of males in the Executive committee	8