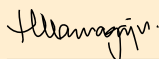


Code	ASSETS	30 September 2016 Frw'000	31 December 2015 Frw'000
10	Cash in hand	5,310,514	4,953,903
11	Balances with the National Bank of Rwanda	953,940	2,874,199
12	Balances with Other Bank and financial institutions	4,048,806	1,633,779
16	Amount due from related parties	172,434	48,329
		10,485,694	9,510,210
2	Loans and advances to customers		
20	Over Drafts	566,857	1,417,861
22	Equipment loans	1,633,236	676,673
23	Consumer loans	11,896,704	11,378,957
24	Mortgage loans	45,048,629	34,948,458
27	Other Loans	14,887,112	11,087,561
29	Non-Performing Loans	2,316,745	1,888,960
		76,349,283	61,398,470
33	Financial Instruments held to maturity		
	Treasury Bills	13,707,413	13,322,939
	Treasury Bonds	1,040,250	750,000
		14,747,663	14,072,939
4	Fixed Assets and Other Assets		
41	Intangible assets	66,171	95,160
42	Property and equipment	4,151,748	4,632,758
44	Other receivables	1,863,785	455,938
46	Other Assets	1,206,920	2,032,615
47	Transitory Accounts	153,407	623,033
		7,442,031	7,839,504
	TOTAL ASSETS	109,024,671	92,821,123
	LIABILITIES		
1	Transactions with Central Bank, banks and other financial institutions		
16	Amount due to related parties	420,686	1,089,833
14	Borrowings	4,000,000	1,641,014
2	Operations with clients		
20	Deposits	79,061,531	67,879,075
4	Other liabilities		
45	Other payables	3,381,930	2,087,454
		86,864,147	72,697,376
53	Grant	-	-
57	Share premium	2,112,690	2,112,690
58	Share capital	18,175,000	18,175,000
59	Accumulated losses	1,872,834	-163,943
579	Other reserves	-	-
	TOTAL EQUITY	22,160,524	20,123,747
	TOTAL LIABILITIES AND EQUITY	109,024,671	92,821,123
	STATEMENT OF OFF BALANCE SHEET ITEMS AS AT 30TH SEPTEMBER 2016		
90	Letters of credit issued	1,583,582	1,599,226
92	Guarantees issued	93,489	50,836
		1,677,071	1,650,062

The Condensed interim financial statements of Equity Bank Rwanda Limited were approved by the board of directors on 29th Nov 2016 and signed on its behalf by:

Mrs Evelyn Rutagwenda
Director and Chair Audit



Hannington Namara
Managing Director

