



STATEMENT OF FINANCIAL POSITION AS AT 30th SEPTEMBER 2017  
(Amounts in RWF '000')

VERIFIED BY GPO Partners Ltd

CODE	ASSETS	9/30/2017	12/31/2016
<b>1</b>	<b>Treasury operations and operations with banks and other financial institutions (F.I)</b>		
10	Cash in hand	3,430,883	2,924,091
11	Balance with the National Bank of Rwanda	10,201,042	12,054,436
12	Balance with banks and other Financial Institutions	5,464,615	2,183,415
13	Reverse repurchase agreement, loans&other overdrawn accounts	6,488,216	6,344,373
18	Receivable in Transit		
01	Other receivables	16,621	1,566
		<b>25,601,377</b>	<b>23,507,881</b>
<b>2</b>	<b>Operations with clients</b>		
20	Overdrawn accounts (Overdrafts)	17,504,211	16,150,265
21	Treasury loans	19,927,719	22,130,193
22	Equipment loans	7,179,835	7,456,102
23	Consumer loans	1,359,013	1,755,770
24	Mortgage loans	56,292,075	50,755,064
25	Leased assets	-	-
28	Receivable in transit	1,781,116	1,367,165
29	Non performing loans	5,939,348	6,578,106
02	Interests receivable	1,281,389	1,134,698
	<b>Sub-total</b>	<b>111,264,706</b>	<b>107,327,363</b>
<b>3</b>	<b>Financial instruments</b>		
31	Financial instruments available for sale	22,122,373	19,876,786
33	Financial instruments Held to maturity	17,919,940	14,035,270
34	Equity investments and subsidiaries investments	-	-
03	Interests receivable	965,945	727,118
	<b>Sub-total</b>	<b>41,008,259</b>	<b>34,639,174</b>
<b>4</b>	<b>Fixed assets and other assets</b>		
41	Intangible fixed assets	972,465	1,112,035
42	Tangible fixed assets	11,515,287	8,956,924
44	Other Receivables	1,285,518	260,208
46	Other assets	1,045,917	70,826
47	Suspense accounts	253,338	95,961
	<b>Sub-total</b>	<b>15,072,525</b>	<b>10,495,954</b>
	<b>Grand Total</b>	<b>192,946,867</b>	<b>175,970,372</b>

9/

9/



CODE LIABILITIES		9/30/2017	12/31/2016
<b>1</b>	<b>Treasury operations and operations with banks and other financial institutions(F. I)</b>		
11	Central Bank		
12	Due to banks and others financial institutions	2,145,851	2,098,579
14	Repurchase agreement, borrowings and other credit accounts	35,708,388	42,884,860
18	Payable in transit	-	-
01	Interests payable	345,670	510,670
	<b>Sub-total</b>	<b>38,199,909</b>	<b>45,494,109</b>
<b>2</b>	<b>Operations with clients</b>		
20	Credit accounts of customers	122,101,408	103,210,365
28	Payables in transit	257,659	102,108
02	Interests payable	2,490,379	1,834,707
	<b>Sub-total</b>	<b>124,849,446</b>	<b>105,147,180</b>
<b>4</b>	<b>Other liabilities</b>		
45	Payable payables	2,855,692	2,276,628
47	Suspense accounts	1,187,882	1,092,706
	<b>Sub-total</b>	<b>4,043,574</b>	<b>3,369,334</b>
<b>5</b>	<b>Provisions for contingent liabilities and equity</b>		
50	Provisions for litigation	26,346	46,021
	<b>Sub-total</b>	<b>26,346</b>	<b>46,021</b>
	<b>Equity</b>		
57	Reserves and share premium	14,928,728	11,300,005
58	Share capital	6,985,000	6,985,000
59	Net profit / loss (+/-)	3,913,864	3,628,723
	<b>Sub-total</b>	<b>25,827,592</b>	<b>21,913,728</b>
	<b>Grand Total</b>	<b>192,946,867</b>	<b>175,970,372</b>

CODE	OFF BALANCE SHEET	9/30/2017	12/31/2016
90	Financing commitments given	2,909,812	238,427
92	Guarantees commitments given	5,614,796	5,098,897
98	Other Off balance sheet commitments	-	-
99	Substandard,doubtful&loss off balance sheet commitments	52,254	50,311
	<b>Grand Total</b>	<b>8,576,861</b>	<b>5,387,635</b>

Chairman of the Board of Directors:

Date: November 30, 2017



Managing Director:





**STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD  
OF 9 MONTHS ENDED 30th SEPTEMBER 2017**  
(Amounts in RWF '000')

**VERIFIED BY GPO Partners Ltd**

	<b>9/30/2017</b>	<b>6/30/2017</b>
Interest and similar income	16,843,346	14,753,539
Interest expense and similar expenses	(7,163,473)	(6,765,837)
Credit risk cost	(203,057)	(535,166)
<b>NET INTERESTS</b>	<b>9,476,816</b>	<b>7,452,536</b>
Fees and Commissions received	2,321,214	2,241,515
Fees and Commissions paid	(554,274)	(322,759)
Income on foreign exchange operations	834,929	851,404
Other income	57,076	47,727
<b>Sub-total</b>	<b>2,658,944</b>	<b>2,817,887</b>
<b>NET INCOME FROM BANKING ACTIVITIES</b>	<b>12,135,760</b>	<b>10,270,423</b>
Staff costs	(3,408,624)	(3,015,529)
Other operating expenses	(2,597,462)	(2,453,880)
Depreciation for fixed asset	(518,654)	(508,080)
<b>NET OPERATING PROFIT</b>	<b>5,611,021</b>	<b>4,292,934</b>
Gain on disposal of property and equipment	(19,787)	-
Corporation Tax	(1,677,370)	(1,287,881)
<b>NET PROFIT After Taxation</b>	<b>3,913,864</b>	<b>3,005,053</b>

  
**Chairman of the Board of Directors:**

  
**Managing Director:**

**Date: November 30, 2017**

COMPAGNIE GENERALE DE BANQUE LTD  
B P 5230 KIGALI