

SUMMARY OF ACB PLC FINANCIAL STATEMENT AS AT 31st DECEMBER 2024

Item	Amount (in FRW)/ Ratio/Number
I. CAPITAL STRENGTH	
1. Core Capital (Tier 1)	567,072,401
2. Supplementary Capital (Tier 2)	271,531,599
3. Total Capital	838,604,000
4. Total Risk Weighted Assets	3,882,662,129
5. Core capital/Total risk weighted assets ratio (Tier 1 ratio)	14.6%
6. Total capital/Total risk weighted assets ratio	14.6%
7. Total Equity to Total Assets ¹	8.8%
II. CREDIT RISK	
1. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas;	
a) Agriculture, Forestry and Fishing	
b) Wholesale and Retail Trade (Commerce)	2,086,391,544
c) Consumer	382,745,929
d) Transportation	
e) Accommodation	1,398,886,486
f) Manufacturing	289,196,652
g) Financial and Insurance Activities	
h) Others	
2. Off- balance sheet items	28.613.889
3. Non-performing loans indicators:	
a) Non-performing loans (NPL)	24,464,497
b) NPL ratio	1%
4. Related parties:	
a) Loans to directors ² , shareholders and subsidiaries ³	433,127,376
b) Loan to employees	130,942,072
III. LIQUIDITY RISK	
Liquidity Ratio	19%

¹ For SACCOs only. The tier 1 and 2 as well as Risk Weighted assets are applicable to companies only

² Applicable to all DTMFIs companies and SACCOs

³ Applicable to DTMFIs Companies only

Item	Amount (in FRW)/Ratio/Number
IV. OPERATIONAL RISK	
V. MANAGEMENT AND BOARD COMPOSITION	
1. Number of board members	7
2. Number of Independent directors	4
3. Number of non-independent directors	3
4. Number of female directors	1
5. Number of male directors	6
6. Number of senior managers	5
7. Number of female senior managers	2
8. Number of male senior managers	3

Eraste NSENGIYUMVA

Managing Director

Date: 30th April 2025 Signature:

Eugene NTARINDWA

Chairman of the Board

Date: 30th April 2025 Signature:

