



**AMASEZERANO**  
COMMUNITY BANKING PLC

B.P. 4691 Kigali, Rwanda  
Tél.: (250) 788380723  
788532850  
R.C.A. 045/06/Kig  
E-mail: amasezerano@acb.rw

**SUMMARY OF ACB PLC FINANCIAL STATEMENT AS AT 31st DECEMBER 2023**

| Item   | Amount(in<br>FRW)/Ratio/Number |
|--|--------------------------------|
| <b>I. CAPITAL STRENGTH</b>   |                                |
| 1. Core Capital (Tier 1)   | 639,797,000                    |
| 2. Supplementary Capital (Tier 2)  | 133,172,000                    |
| 3. Total Capital   | 772,969,000                    |
| 4. Total Risk Weighted Assets  | 3,406,290,803                  |
| 5. Core Capital/Total risk weighted assets ratio (Tier 1 ratio)  | 12.7%                          |
| 6. Total Capital/Total risk weighted assets ratio  | 22.7                           |
| 7. Total equity to Total Assets  |                                |
| <b>II. CREDIT RISK</b>   |                                |
| <b>1. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:</b> |                                |
| a) Agriculture, Forestry and fishing   | 71,225,224                     |
| b) Whole sale and retail Trade (Commerce);   | 972,977,521                    |
| c) Constructions   | 160,684,195                    |
| d) Transportation  | 31,196,504                     |
| e) Accommodation and food service activities   | 408,930,877                    |
| f) Manufacturing   | n/a                            |
| g) Financial and insurance activities  | n/a                            |
| h) Others  | 978,545,948                    |
| <b>2. Off -Balance Sheet items</b>   | <b>(19,828,102)</b>            |
| <b>3. Non-Performing Loans Indicators;</b>   |                                |
| a) Non-Performing Loans (NPL)  | 48,279,093                     |
| b) NPL Ratio   | 0                              |
| <b>4. Related Parties;</b>   |                                |
| a) loans to directors, shareholders and subsidiaries   | n/a                            |
| b) loans to employees  | 87,154,464                     |
| <b>III. LIQUIDITY RISK</b>   |                                |
| Liquidity Ratio  | 22.87%                         |
| <b>IV. OPERATIONAL RISK</b>  |                                |
| Number and types of frauds and their corresponding amount  | -                              |
| <b>V. MANAGEMENT AND BOARD COMPOSITION</b>   |                                |
| 1. No of Board Members   | 6                              |
| 2. No of Independent Board Members   | 3                              |
| 3. No of Non Independent Directors   | 3                              |
| 4. No of Female Directors  | 1                              |
| 5. No of Male Directors  | 5                              |
| 6. No of Senior Managers   | 6                              |
| 7. No of Senior Female Managers  | 2                              |
| 8. No of Senior Male Managers  | 4                              |

Eraste NSENGIYUMVA  
Managing Director

Date: 30<sup>th</sup> April 2024 Signature: [Signature]

Dr. Antoine RUTAYISIRE  
Chairmana of the Board

Date: 30<sup>th</sup> April 2024 Signature: [Signature]



Taking financial services closer to the people