

**NATIONAL BANK OF RWANDA
CONDUCT SUPERVISION & FINANCIAL INCLUSION DEPARTMENT
MFI SECTORIAL LOANS**

Outstanding loans by Economic Sector (Amount in Billions FRW)

Economic Sector	UMURENGE SACCOs (Amount in Billions FRW)																									
	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20
Agriculture, Livestock, Fishing	5.3	4.9	4.4	7.1	8.1	10.1	10.0	10.2	10.2	11.0	10.2	10.1	11.2	11.0	12.1	12.1	12.2	12.2	14.4	14.4	14.1	15.1	15.4	15.4	15.1	16.2
Public Works (Construction), Buildings, Residences/Homes	3.2	3.4	3.2	3.5	3.3	3.8	3.5	3.8	3.7	3.8	3.8	4.1	4.3	4.4	4.3	4.4	4.9	5.3	4.7	4.5	4.8	5.7	5.2	5.0	5.4	4.2
Commerce, Restaurants, Hotels	13.4	13.4	12.9	14.0	14.8	15.1	14.2	15.3	15.8	16.4	16.0	17.4	18.2	18.8	18.4	20.2	20.5	21.7	21.1	19.8	22.2	22.8	22.4	21.9	22.8	23.7
Transport, Warehouses, Communications	1.5	1.6	1.6	1.6	1.7	1.8	1.7	1.8	1.7	1.8	1.7	1.8	1.9	2.0	2.0	2.1	2.1	2.4	2.2	2.3	2.4	2.8	2.7	2.8	3.0	3.1
Others	2.8	2.8	2.6	2.7	2.9	3.2	2.9	3.0	3.4	3.7	3.7	3.7	3.8	3.9	3.7	3.9	4.1	4.3	3.9	4.3	4.5	5.2	4.7	4.3	5.0	5.1
TOTAL	26.6	27.7	26.7	28.9	31.8	34.0	33.3	34.4	35.4	36.7	35.4	37.7	39.3	41.0	40.3	43.6	45.0	47.9	46.5	47.3	48.5	52.0	50.4	48.9	52.2	54.9

Economic Sector	Other MFIs (Amount in Billions FRW)																									
	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20
Agriculture, Livestock, Fishing	5.7	5.8	6.1	6.9	8.1	9.1	11.5	10.1	10.4	9.0	10.1	10.1	10.5	10.4	10.4	9.2	10.3	10.7	9.1	10.2	12.9	12.7	12.9	14.7	17.1	12.1
Public Works (Construction), Buildings, Residences/Homes	24.2	25.3	25.6	26.7	29.6	32.7	32.9	33.7	36.2	37.0	36.0	35.4	35.4	35.0	37.4	30.9	31.1	33.5	8.3	12.8	17.2	18.3	42.5	41.7	44.5	47.5
Commerce, Restaurants, Hotels	18.2	19.1	19.5	20.8	22.6	25.7	25.5	26.9	29.4	29.1	31.4	32.9	28.1	28.6	27.7	27.6	23.4	29.5	26.1	24.4	25.5	29.8	25.2	28.9	29.1	19.3
Transport, Warehouses, Communications	1.8	1.9	2.1	2.4	2.6	2.8	3.0	3.3	3.8	3.8	3.9	3.2	3.1	2.8	2.0	2.2	4.3	3.3	3.2	3.8	4.3	6.1	4.8	4.1	4.6	
Others	10.5	10.1	11.3	11.4	12.1	12.2	11.8	16.1	15.9	18.4	19.3	19.5	21.1	20.4	33.4	43.2	47.3	38.3	68.8	22.1	27.5	30.0	42.1	42.3	45.8	59.0
TOTAL	60.4	62.2	64.6	68.2	75.0	82.8	84.8	90.1	95.7	97.3	100.7	101.0	98.2	97.3	98.9	106.9	114.3	116.2	118.6	119.7	136.9	131.1	131.8	132.4	141.1	147.4

Economic Sector	Total Microfinance Sector (Amount in Billions FRW)																									
	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20
Agriculture, Livestock, Fishing	11.2	12.1	12.5	14.0	16.8	19.2	21.5	20.6	21.2	20.0	20.4	20.8	21.7	22.3	22.1	21.7	23.3	24.9	23.7	19.8	27.5	24.2	31.3	29.6	33.5	33.8
Public Works (Construction), Buildings, Residences/Homes	27.4	28.7	28.8	30.2	33.3	36.5	36.4	37.5	39.9	40.8	39.8	39.4	39.7	39.5	35.7	35.5	35.9	38.8	13.0	17.3	22.1	24.0	47.7	46.7	50.0	53.7
Commerce, Restaurants, Hotels	31.8	32.7	32.4	34.8	37.4	40.8	39.7	42.2	45.2	45.5	47.4	50.2	46.2	47.4	40.3	41.8	43.9	51.2	47.2	44.2	47.8	52.4	47.6	50.8	51.8	43.1
Transport, Warehouses, Communications	3.3	3.5	3.7	4.0	4.3	4.6	4.7	5.1	5.5	5.6	5.6	5.0	4.9	4.8	4.1	4.4	4.5	6.7	5.5	5.4	6.2	7.1	8.0	7.4	7.1	7.7
Others	13.3	12.9	13.9	14.1	15.0	15.4	14.8	19.1	19.3	22.1	22.9	23.2	24.9	24.3	37.1	47.1	51.4	42.5	72.7	26.3	32.1	35.2	46.9	46.6	50.8	64.1
TOTAL	87.0	89.9	91.3	97.1	106.6	116.8	117.1	124.8	131.1	134.0	136.1	138.7	137.8	138.3	139.2	160.4	169.3	164.1	162.1	167.0	178.7	182.9	182.4	181.3	193.3	202.4