

Table 1: Mobile Financial usage

Period	Mobile Banking			Mobile payment		
	Volume	Value (In Millions)	Users	Users	Number of transactions	Value in FRW million
Jan-Dec-12	1,458,863	3,026	297,307	1,465,041	22,193,875	161,408
Jan-Dec-13	2,538,820	17,499	412,007	2,538,651	57,147,771	330,375
Jan-Dec-14	4,637,849	41,281	609,712	4,480,449	104,773,131	693,477
Jan-Dec-15	1,614,574	18,537	720,251	4,834,749	77,698,955	564,455
Jan-Sep-15	2,591,442	27,465	797,200	7,183,906	2,156,869	845,014
Jan-Dec-16	5,417,368	48,309	828,799	7,663,199	168,612,455	1,093,497
Jan-Mar-16	989,949	8,473	155,111	7,920,722	45,813,732	226,901
Jan-Jun-16	1,945,938	17,153	362,945	8,371,693	61,952,063	469,243
Jan-Sep-16	3,961,780	26,248	499,999	8,984,349	146,378,006	753,330
Dec-16	3,906,482	37,184	980,471	9,735,694	205,687,966	1,046,459
Mar-17	753,038	7,883	1,005,144	8,305,274	59,832,758	303,385
Jan-17	788,078	8,463	1,041,430	8,659,115	60,380,446	319,132
Jan-15	299,165	9,228	1,085,688	8,927,659	65,490,270	392,428
Dec-17	3,982,429	35,849	1,158,944	9,079,953	251,361,153	1,384,686
Mar-18	731,348	10,571	1,200,648	9,354,337	69,823,981	403,502

Table 02: Internet banking

Period	Number of subscribers	Number of transactions	Value in FRW million
Jan-Dec-10	NA	NA	NA
Jan-Dec-11	NA	1,493	708
Jan-Dec-12	3,411	10,036	12,746
Jan-Dec-13	8,969	89,260	117,147
Jan-Dec-14	29,840	312,264	302,999
Jan-Dec-15	36,597	556,152	581,183
Jan-Mar-16	38,969	59,599	713,209
Jan-Dec-16	43,947	460,363	1,014,073
Jan-Mar-17	43,882	124,008	266,165
Apr-Jun-17	38,511	77,500	323,398
Sep-17	34,232	86,599	349,860
Dec-18	1,158,944	3,682,429	35,849
Mar-18	69,759	128,447	566,723

Table 03: Cards Based Payments

Infrastructure	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Mar-16	2016	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18
Number of Automated Teller Machine (ATM)	84	147	292	331	354	380	384	400	402	402	402	408	408
Number of Point of Sale (POS) terminals	99	227	666	946	1,152	1,718	1,555	1,885	1,947	2,031	1,974	2,104	2,295
Number of Point of Sale (POS) terminals for	-	-	-	491	1,009	1,422	1,438	1,028	898	1,093	1,155	1,238	1,294
Number of debit cards	41,377	115,200	389,269	487,498	638,869	657,004	644,946	746,458	835,342	874,474	890,965	913,947	933,701
Number of credit cards	172	516	418	845	2,540	3,485	3,619	3,668	3,736	3,531	3,679	3,679	3,852
Number of transactions (Volume)													
ATM	393,088	1,976,376	5,753,163	2,774,053	7,484,707	7,505,815	1,826,654	8,183,116	2,262,135	2,350,753	2,399,702	9,498,701	2,261,259
POS merchant	20,036	38,440	63,757	111,570	185,441	373,029	130,330	660,746	239,059	284,414	325,036	1,213,853	330,128
POS Agents	-	-	22,425	298,835	482,945	827,130	570,173	990,070	620,242	656,577	669,544	1,004,208	728,935
Value settled (Rwanda francs millions)													
ATM	26,983	122,536	180,567	260,585	310,009	354,049	92,108	406,235	120,603	120,765	122,342	493,038	121,437
POS merchant	2,897	6,438	9,034	14,718	19,223	26,925	7,736	41,500	15,768	16,643	18,489	68,994	18,084
POS Agents	-	-	658	11,231	13,069	21,963	36,009	29,999	38,712	41,041	39,207	12,263	47,746