

MFIs SECTORAL LOANS

NATIONAL BANK OF RWANDA  
FINANCIAL STABILITY MONITORING DEPARTMENT

Outstanding loan 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
Agriculture, Livestock, Fishing	5.5	6.3	6.4	7.1	8.7	10.1	10.0	10.5	10.8	11.0	10.3	10.7	11.2	11.9	11.7
Public Works (Construction), Buildings, Residences/Homes	3.2	3.4	3.2	3.5	3.7	3.8	3.5	3.8	3.7	3.8	3.8	4.1	4.3	4.4	4.3
Commerce, Restaurants, Hotels	13.6	13.6	12.9	14.0	14.8	15.1	14.2	15.3	15.8	16.4	16.0	17.4	18.2	18.8	18.6
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
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
<b>TOTAL</b>	<b>26.6</b>	<b>27.7</b>	<b>26.7</b>	<b>28.9</b>	<b>31.8</b>	<b>34.0</b>	<b>32.3</b>	<b>34.4</b>	<b>35.4</b>	<b>36.7</b>	<b>35.4</b>	<b>37.7</b>	<b>39.3</b>	<b>41.0</b>	<b>40.3</b>

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
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
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	31.4
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	21.7
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
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
<b>TOTAL</b>	<b>60.4</b>	<b>62.2</b>	<b>64.6</b>	<b>68.2</b>	<b>75.0</b>	<b>82.5</b>	<b>84.8</b>	<b>90.1</b>	<b>95.7</b>	<b>97.3</b>	<b>100.7</b>	<b>101.0</b>	<b>98.2</b>	<b>97.3</b>	<b>98.9</b>

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
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
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
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
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
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
<b>TOTAL</b>	<b>87.0</b>	<b>89.9</b>	<b>91.3</b>	<b>97.1</b>	<b>106.8</b>	<b>116.5</b>	<b>117.1</b>	<b>124.5</b>	<b>131.1</b>	<b>134.0</b>	<b>136.1</b>	<b>138.7</b>	<b>137.5</b>	<b>138.3</b>	<b>139.2</b>



