



LOAN PORTFOLIO



Loan Outstanding

\$2.20bn



-0.11%
LD

-2.20%
LM

2.47%
LY

Overdue Amount

\$7M



-0.11%
LD

-2.20%
LM

2.47%
LY

Total NPL Amount

55.66M



-0.11%
LD

-2.20%
LM

2.47%
LY

NPL %

2.53



-0.11%
LD

-2.20%
LM

2.47%
LY

Total Loans Disbursed

140.8K



-0.11%
LD

-2.20%
LM

2.47%
LY

Avg. Borrowings

23.88K

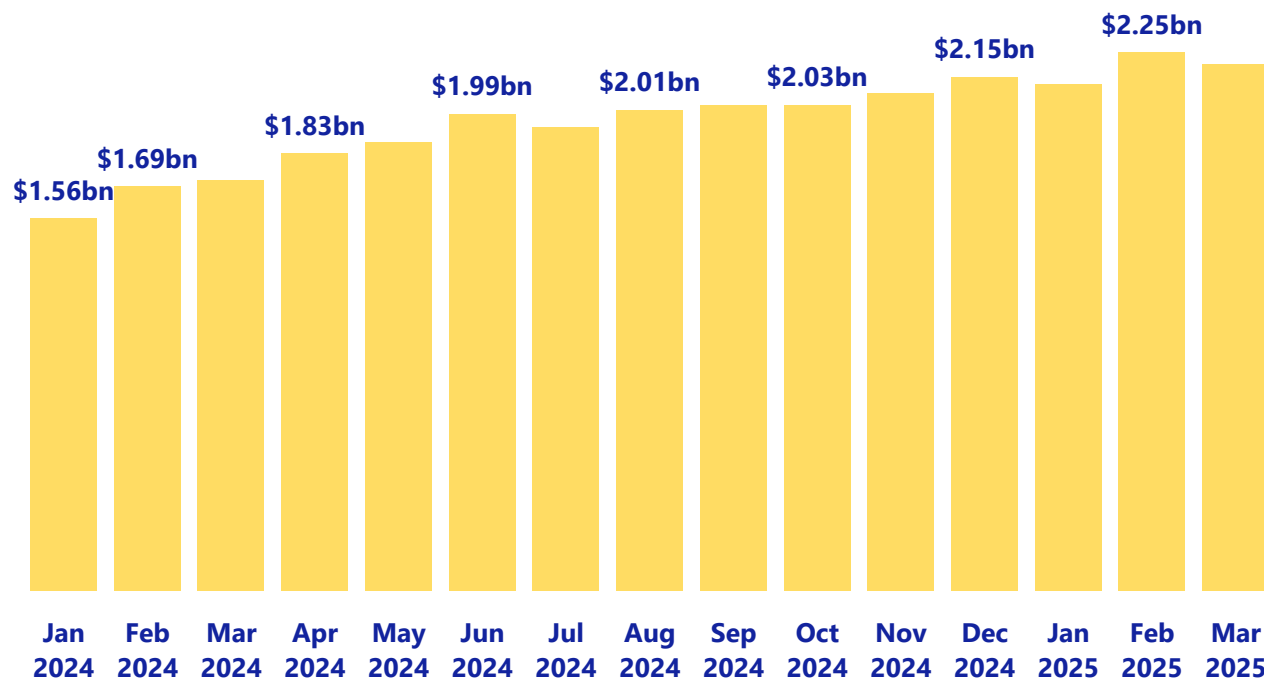


-0.11%
LD

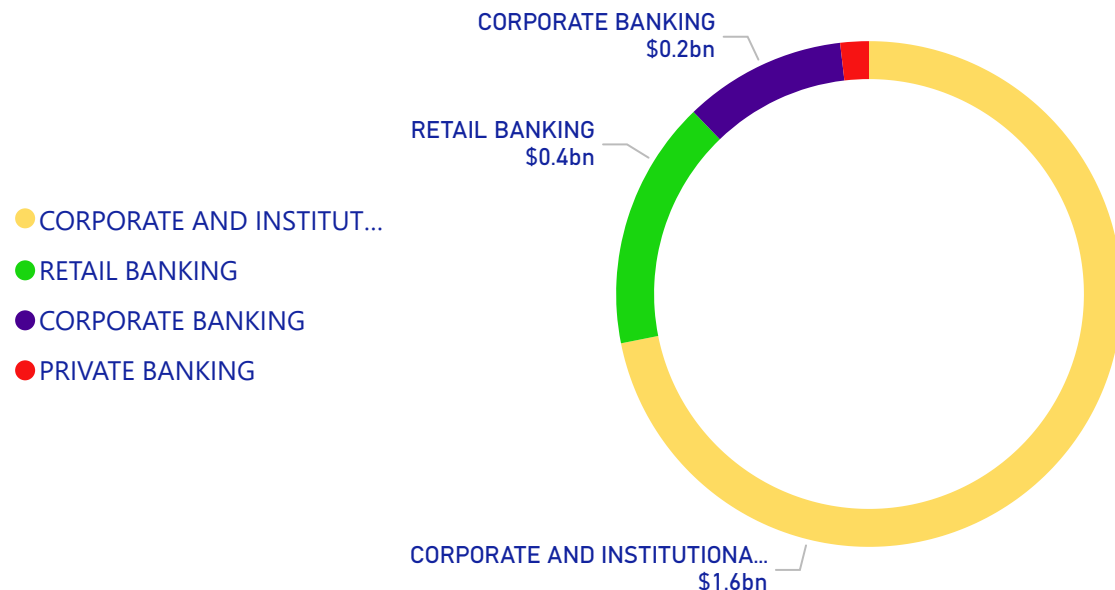
-2.20%
LM

2.47%
LY

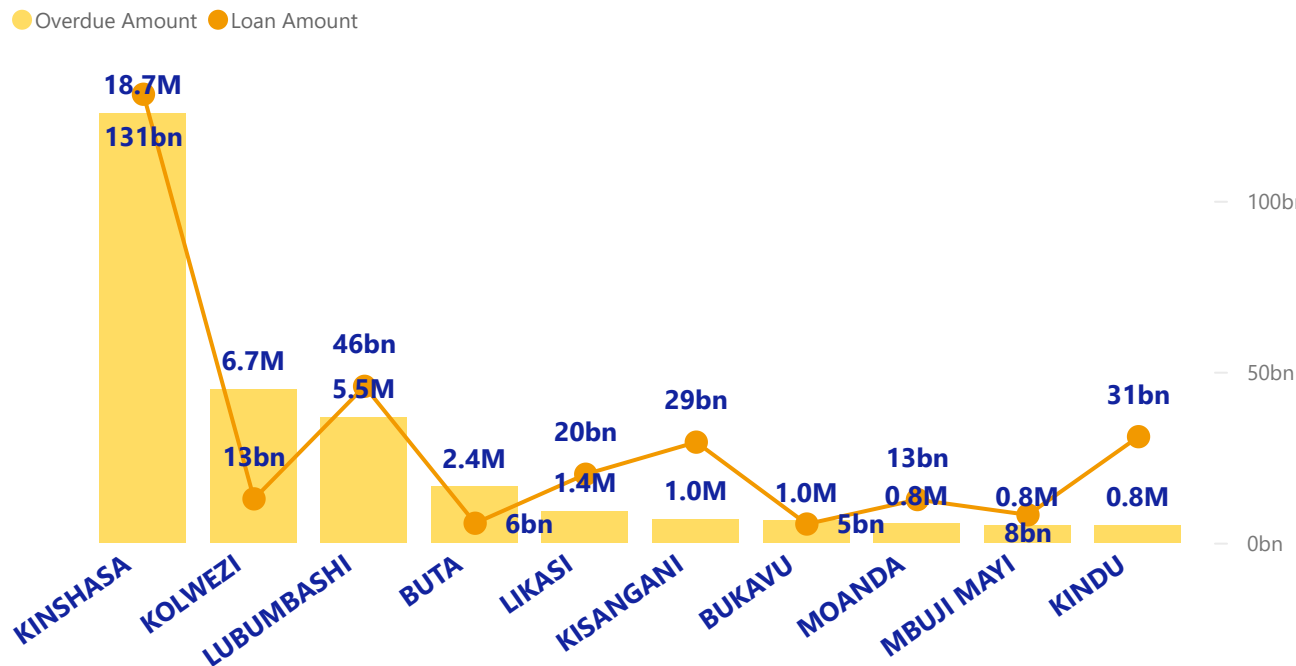
MoM Loan Outstanding



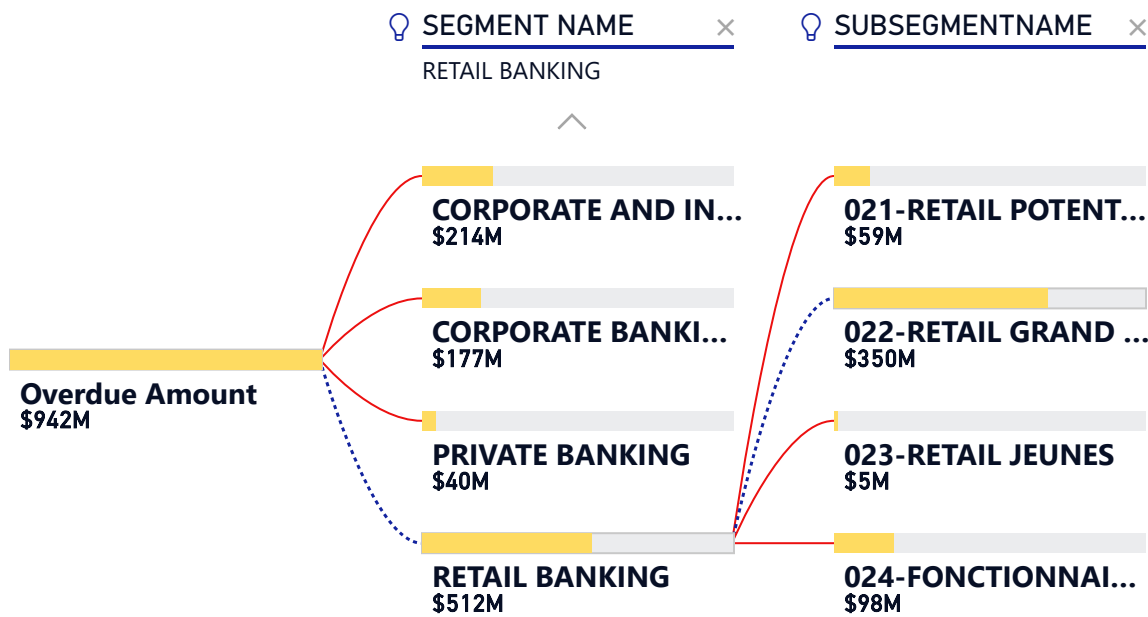
Segment wise Loan Book



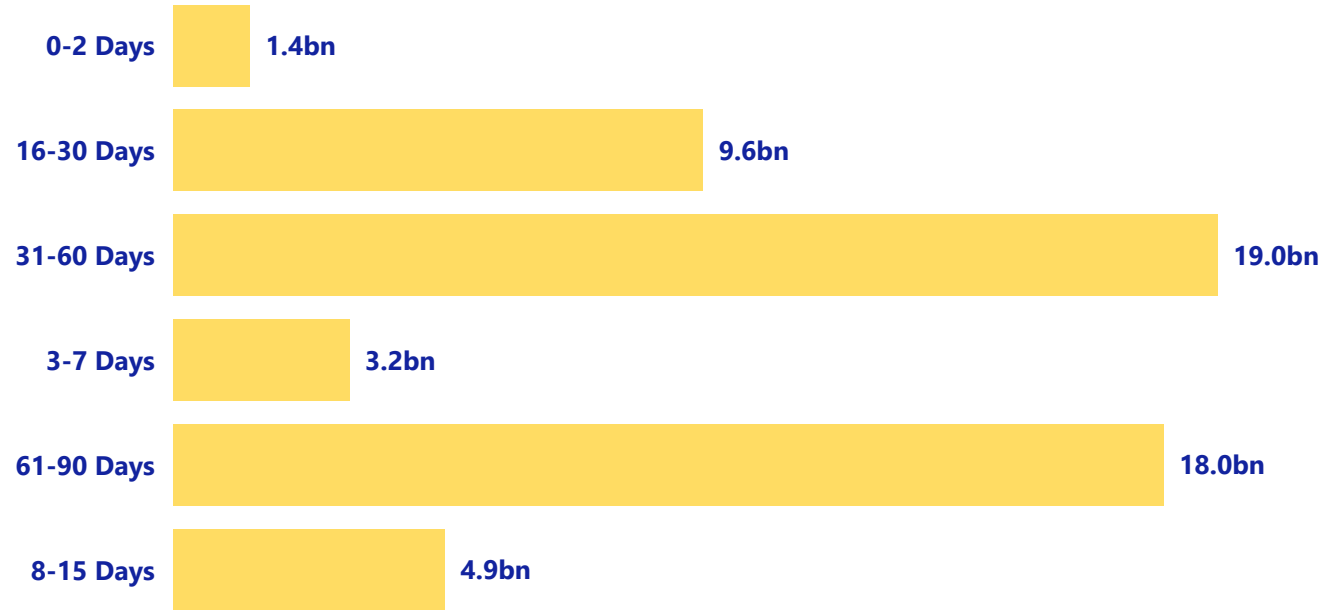
Top 10 Cities with High Overdue Amount



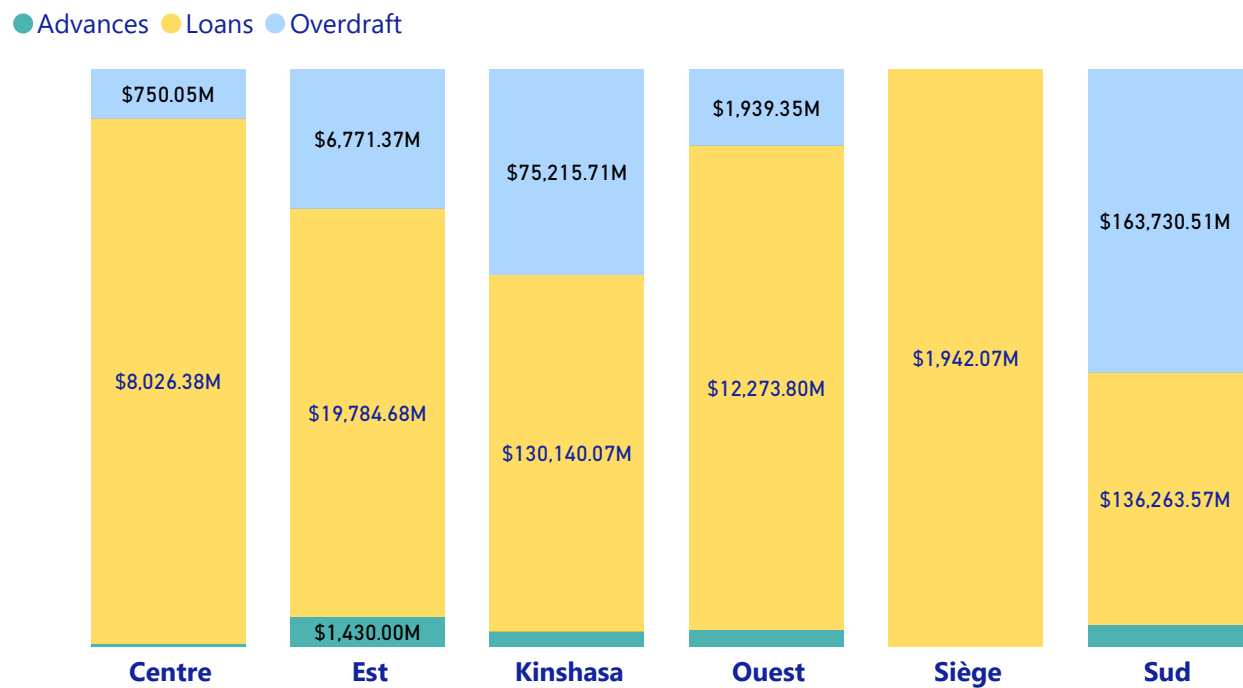
Overdue Decomposition By Segments



Days Till Payment Bucket



Region wise Loan Book



Clear all filters

French

RAWBANK

Filter Selection

LOANSUBTYPE

BRANCH NAME

CURRENCY ISO CODE

DISBURSEMENT DATE

INDUSTRYNAME

SNAPSHOTDATE

SEGMENT NAME

ing

-2.20%

2.47%

LM

LY

Overdue Amount

\$7M

-0.11%

-2.20%

2.47%

LD

LM

LY

Total NPL Amount

55.66M

-0.11%

-2.20%

2.47%

LD

LM

LY

NPL %

2.53

-0.11%

-2.20%

2.47%

LD

LM

LY

Total Loans Disbursed

140.8K

-0.11%

-2.20%

2.47%

LD

LM

LY

Avg. Borrowings

23.88K

-0.11%

-2.20%

2.47%

LD

LM

LY

MoM Loan Outstanding

Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025
\$1.83bn	\$1.99bn	\$2.01bn	\$2.03bn	\$2.15bn	\$2.25bn						

Segment wise Loan Book

CORPORATE AND INSTITUT...

RETAIL BANKING

CORPORATE BANKING

PRIVATE BANKING

CORPORATE BANKING \$0.2bn

RETAIL BANKING \$0.4bn

CORPORATE AND INSTITUTIONAL BANKING \$1.6bn

Top 10 Cities with High Overdue Amount

Overdue Amount

Loan Amount

KINSHASA	18.7M	131bn
KOLWEZI	6.7M	13bn
LUBUMBASHI	46bn	5.5M
BUTA	2.4M	6bn
LIKASI	20bn	1.4M
KISANGANI	29bn	1.0M
BUKAVU	1.0M	1.0M
MOANDA	13bn	0.8M
MBUJI MAYI	0.8M	0.8M
KINDU	31bn	0.8M

Overdue Decomposition By Segments

SEGMENT NAME

SUBSEGMENTNAME

RETAIL BANKING

CORPORATE AND IN...

CORPORATE BANKI...

PRIVATE BANKING

RETAIL BANKING

021-RETAIL POTENT...

022-RETAIL GRAND ...

023-RETAIL JEUNES

024-FONCTIONNAI...

Days Till Payment Bucket

0-2 Days	1.4bn
16-30 Days	9.6bn
31-60 Days	19.0bn
3-7 Days	3.2bn
61-90 Days	18.0bn
8-15 Days	4.9bn

Region wise Loan Book

Advances

Loans

Overdraft

Centre	\$750.05M	\$8,026.38M	
Est	\$6,771.37M	\$19,784.68M	\$1,430.00M
Kinshasa	\$75,215.71M	\$130,140.07M	
Ouest	\$1,939.35M	\$12,273.80M	
Siège	\$1,942.07M		
Sud	\$163,730.51M	\$136,263.57M	

French

Credit En cours
\$2.20bn



-0.11%
LD

-2.20%
LM

2.47%
LY

Montant en retard
\$7M



-0.11%
LD

-2.20%
LM

2.47%
LY

Montant total des NPL
55.66M



-0.11%
LD

-2.20%
LM

2.47%
LY

NPL %
2.53



-0.11%
LD

-2.20%
LM

2.47%
LY

Total des Credit accordés
140.8K



-0.11%
LD

-2.20%
LM

2.47%
LY

Emprunts moyens
23.88K

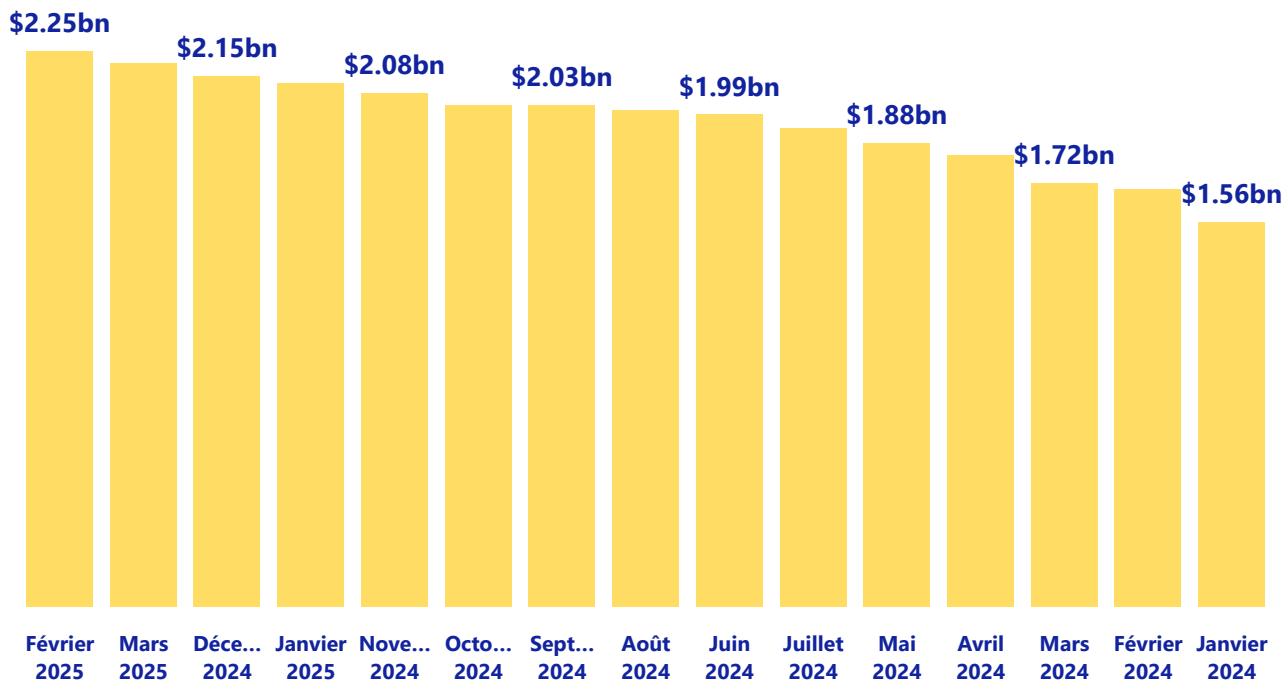


-0.11%
LD

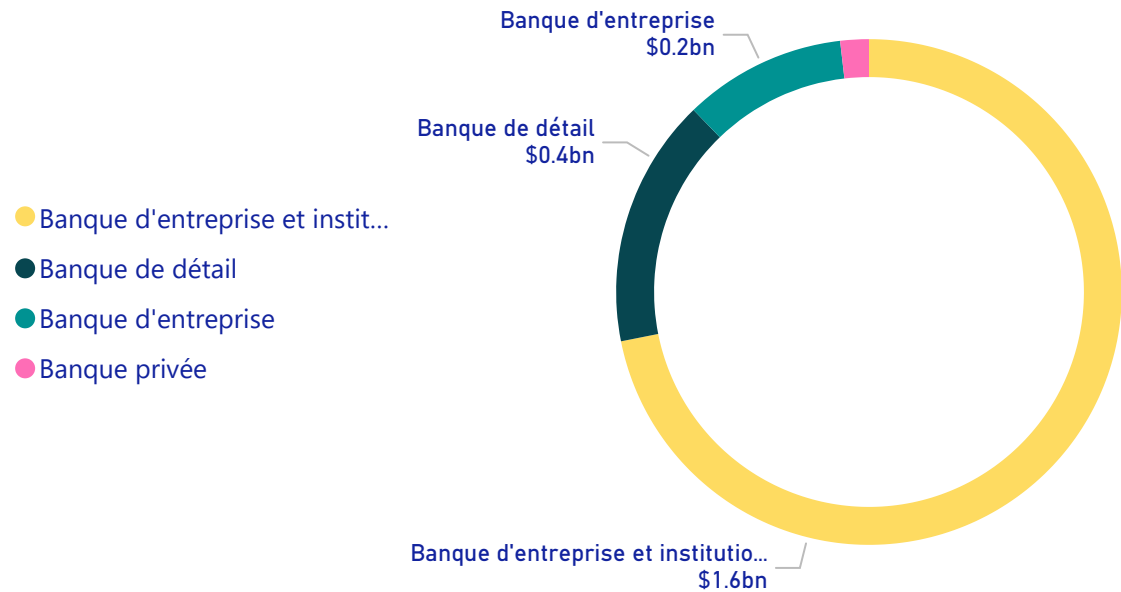
-2.20%
LM

2.47%
LY

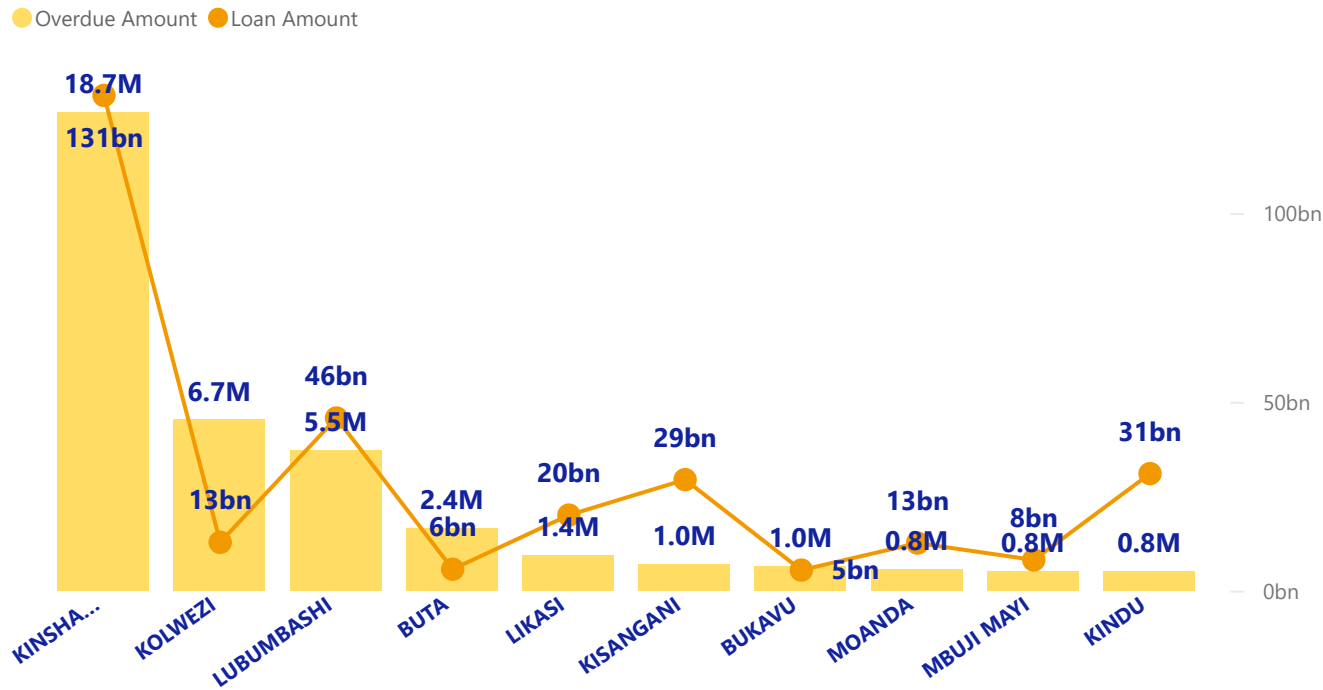
Credit En cours MoM



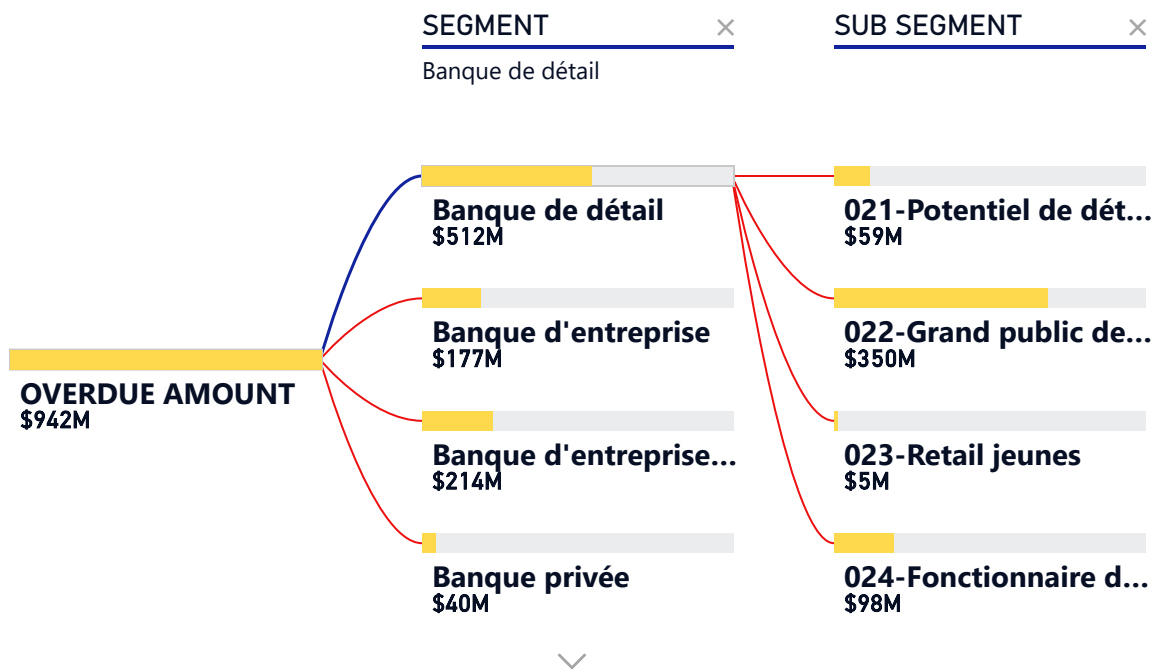
Credit Portefeuille par Segment



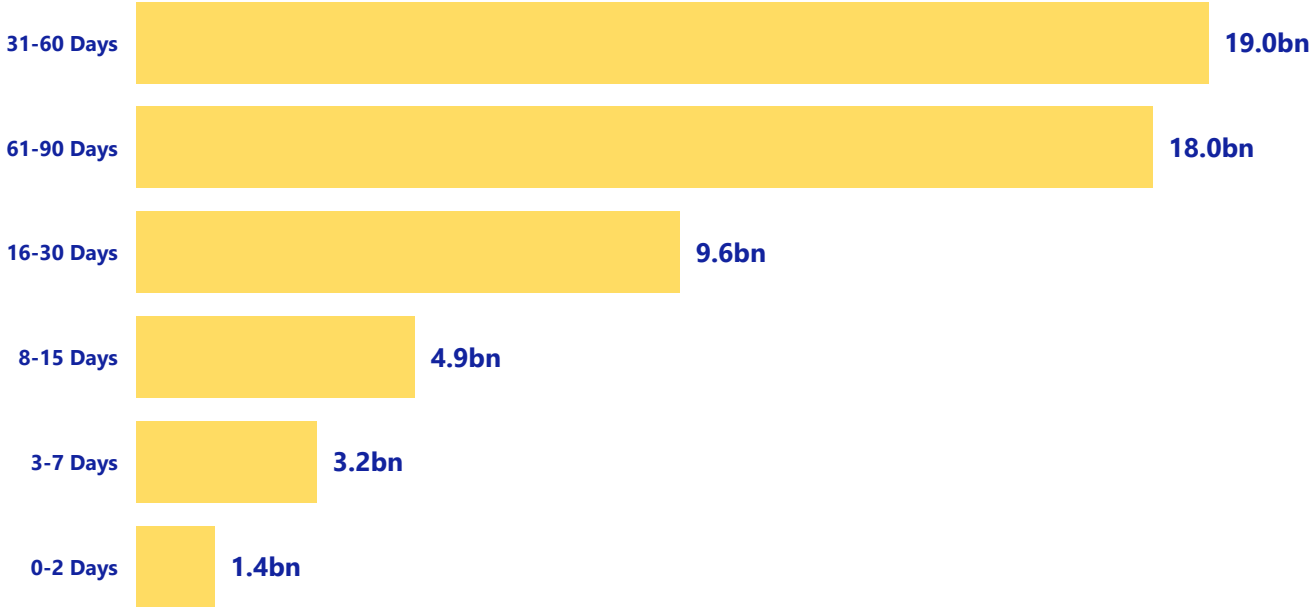
Top 10 des villes avec un montant en retard élevé



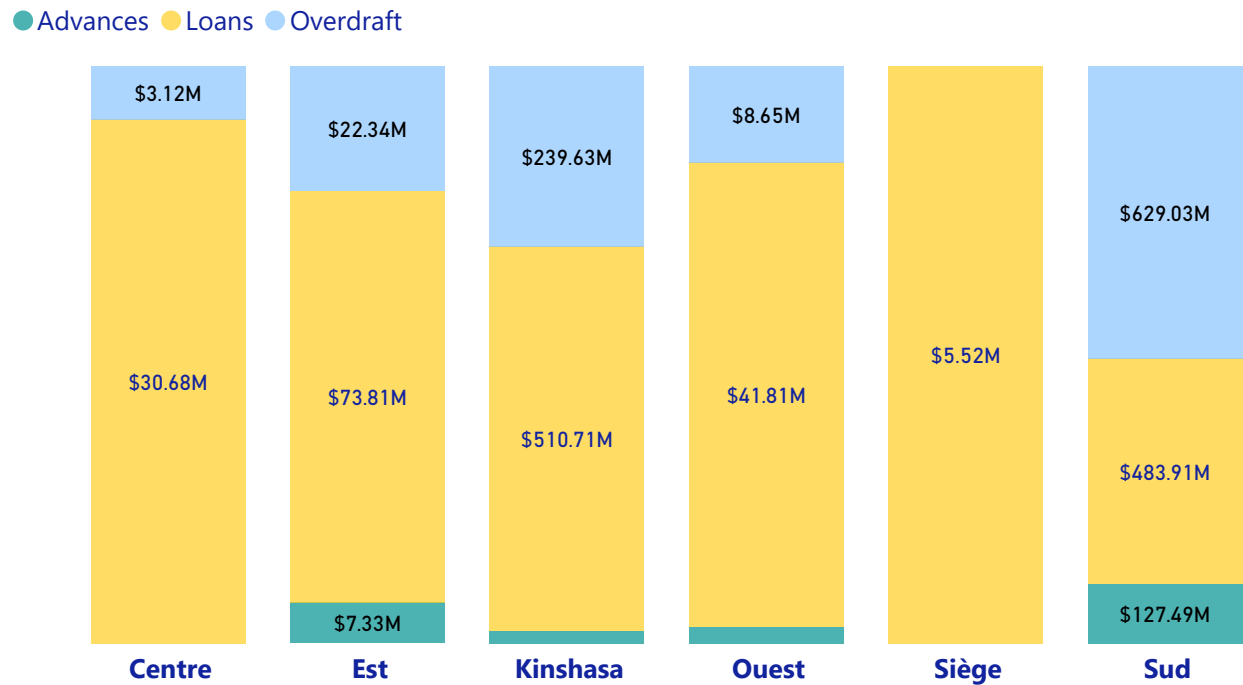
Décomposition du montant en retard



Jours de retard



Credit Portefeuille par région



Effacer les filtres

English



CUSTOMER INSIGHTS

Loan Outstanding
355.722K



-0.11%
LD

-2.20%
LM

2.47%
LY

NPL Customers
3K



-0.11%
LD

-2.20%
LM

2.47%
LY

Total Overdue Customers
53.87K



-0.11%
LD

-2.20%
LM

2.47%
LY

Total Employers
2.712K



-0.11%
LD

-2.20%
LM

2.47%
LY

Avg. Clients per Officer
399



-0.11%
LD

-2.20%
LM

2.47%
LY

Avg. Borrowings
23.88K

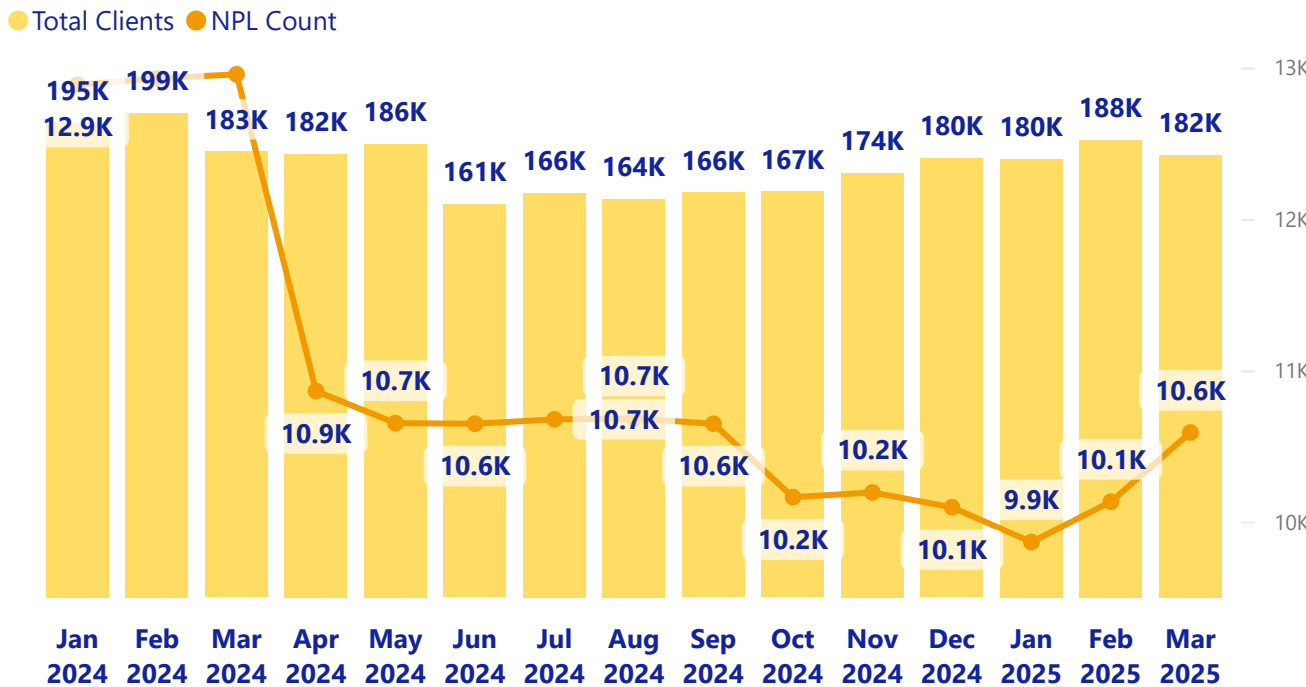


-0.11%
LD

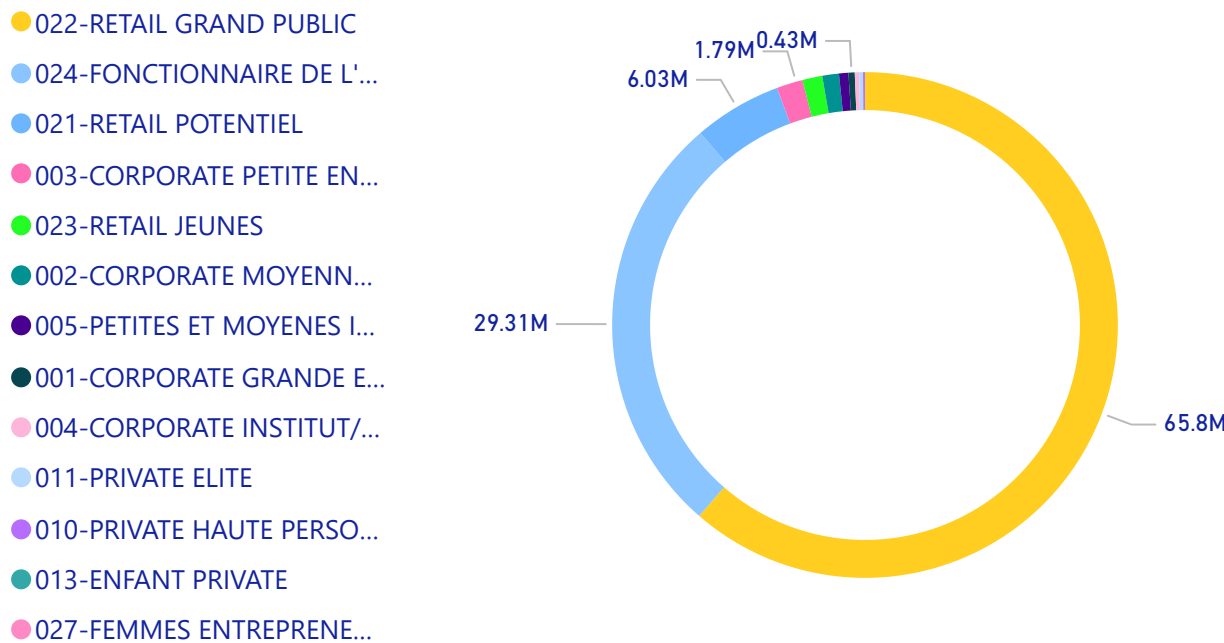
-2.20%
LM

2.47%
LY

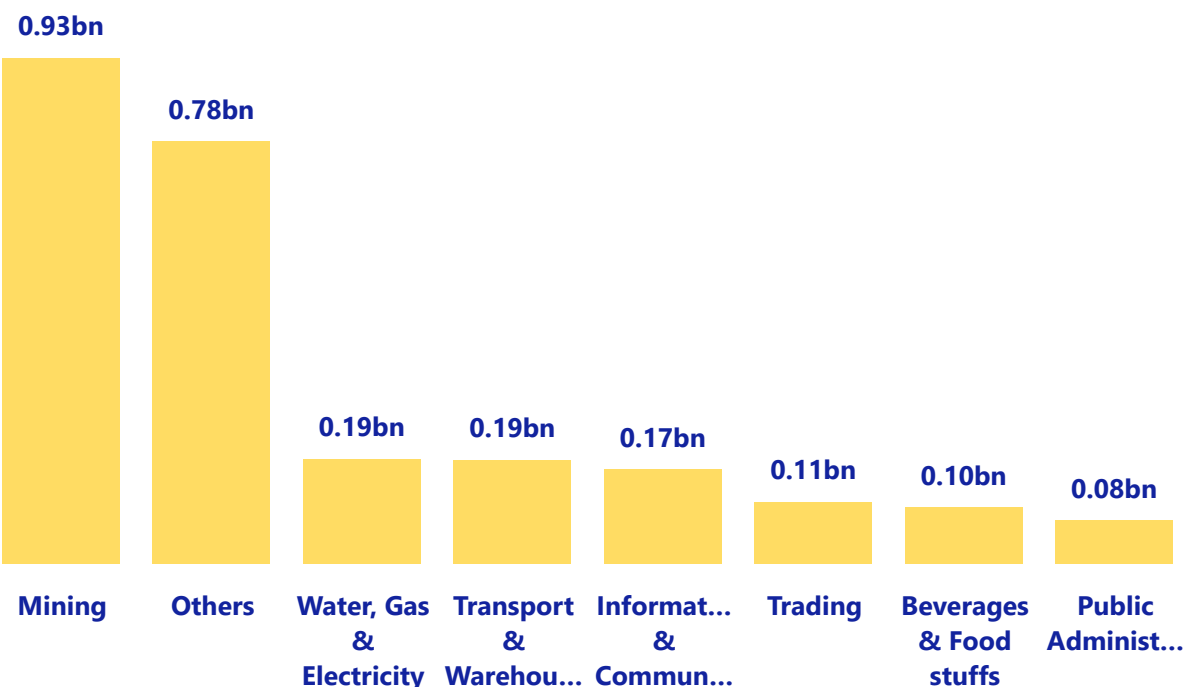
MoM Total Clients



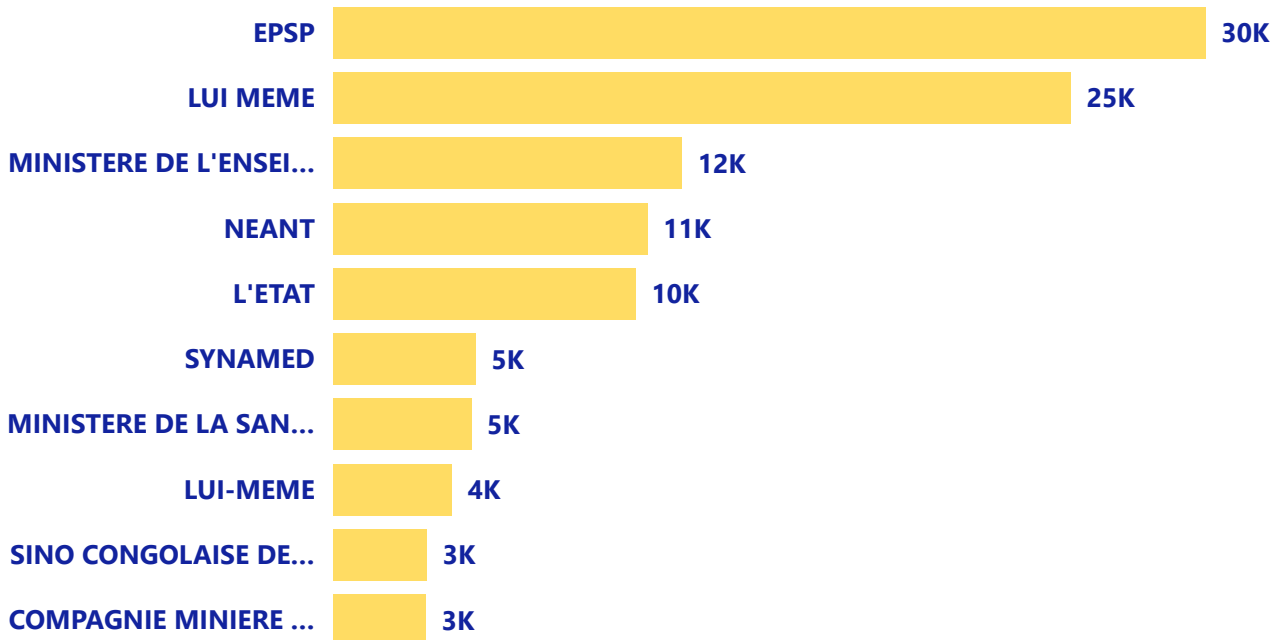
Customer Segmentation by Product Type



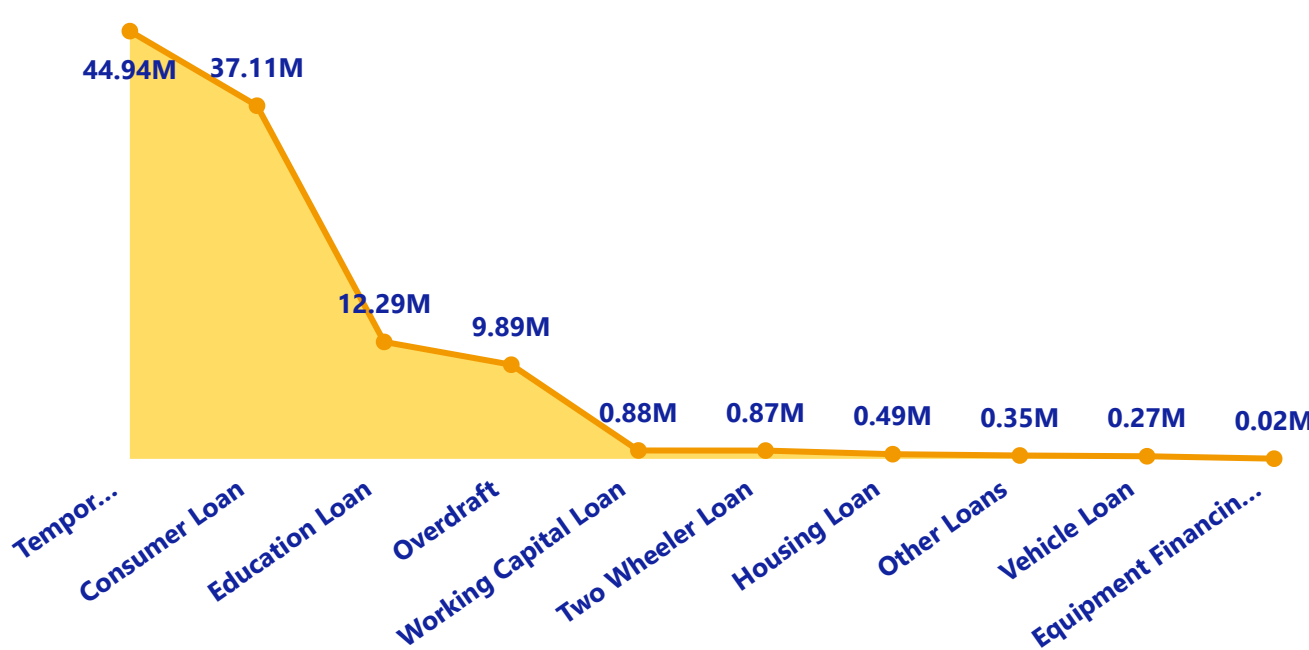
Top 10 Borrowing Industries



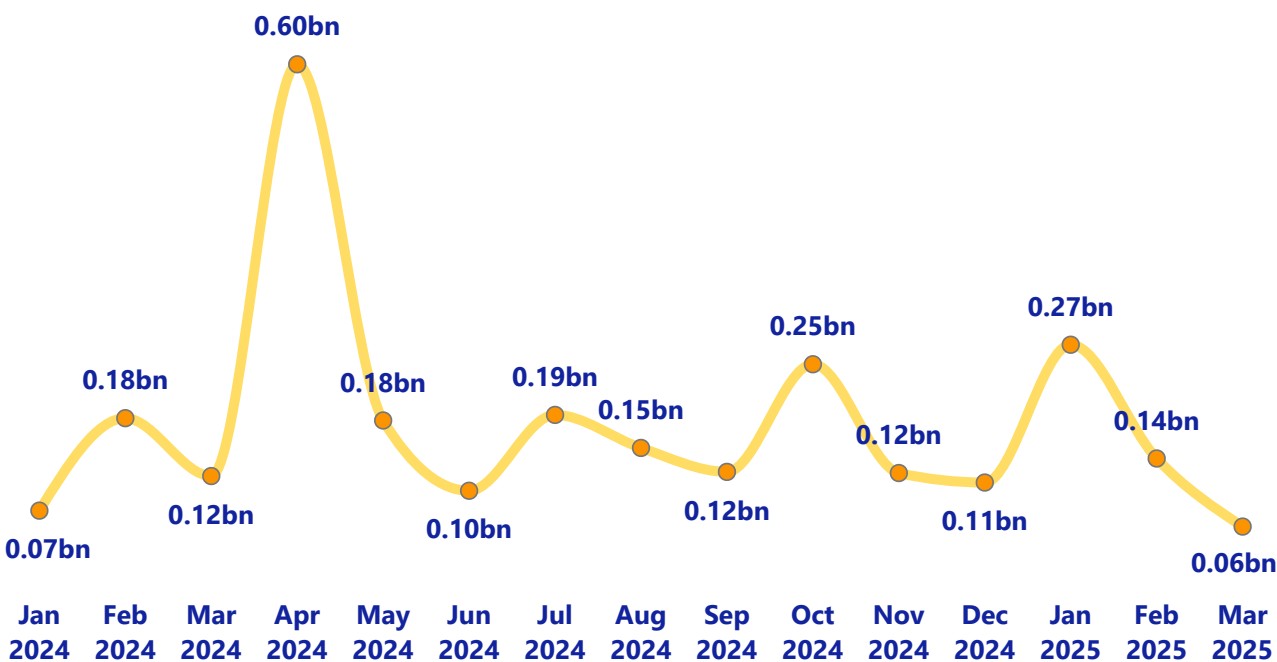
Top 10 - Employer Loan Distribution



Clients per Loan Type



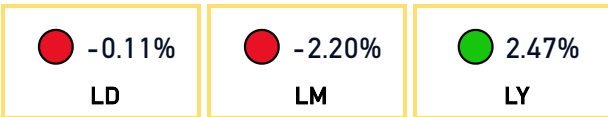
MoM Client Borrowing Trend



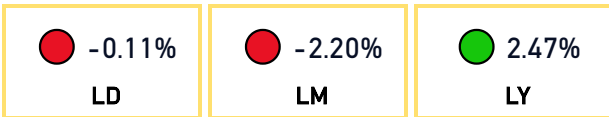
Clear all filters

French

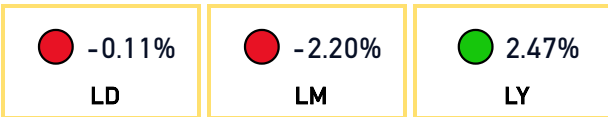
Average Overdue per Branch
\$2.20bn



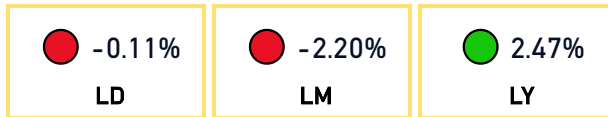
Average Outstanding
\$7M



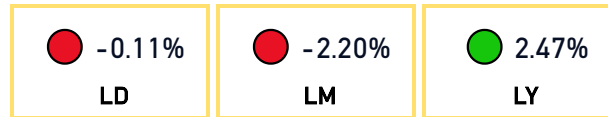
Total NPL Amount
55.66M



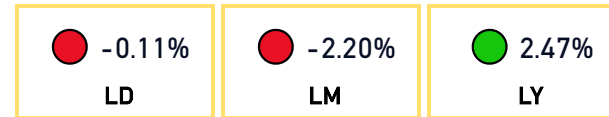
Total NPLs
2.53



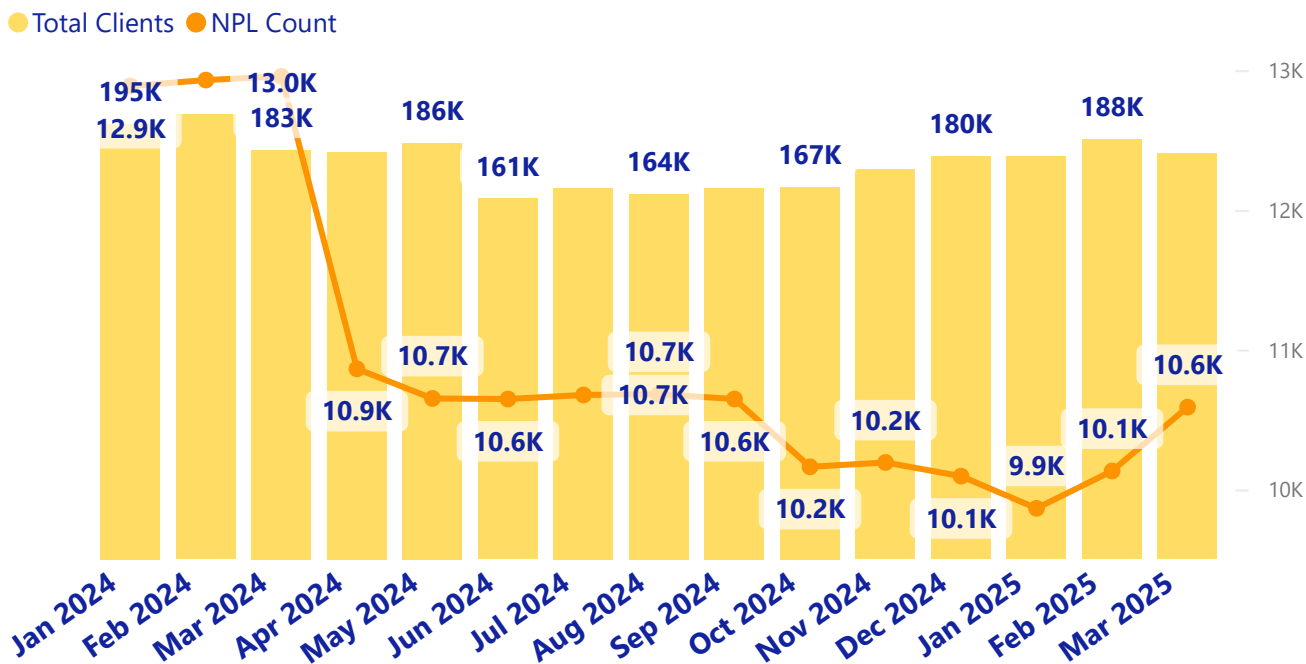
Total Overdraft Amount
24.95



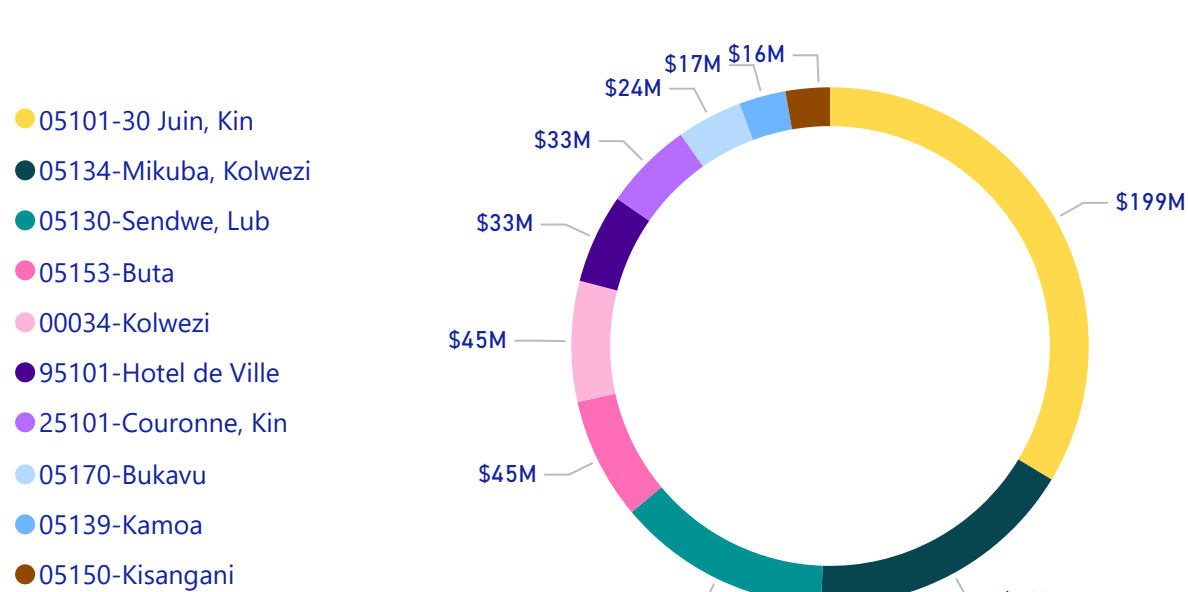
Loan Defaulters
23.88K



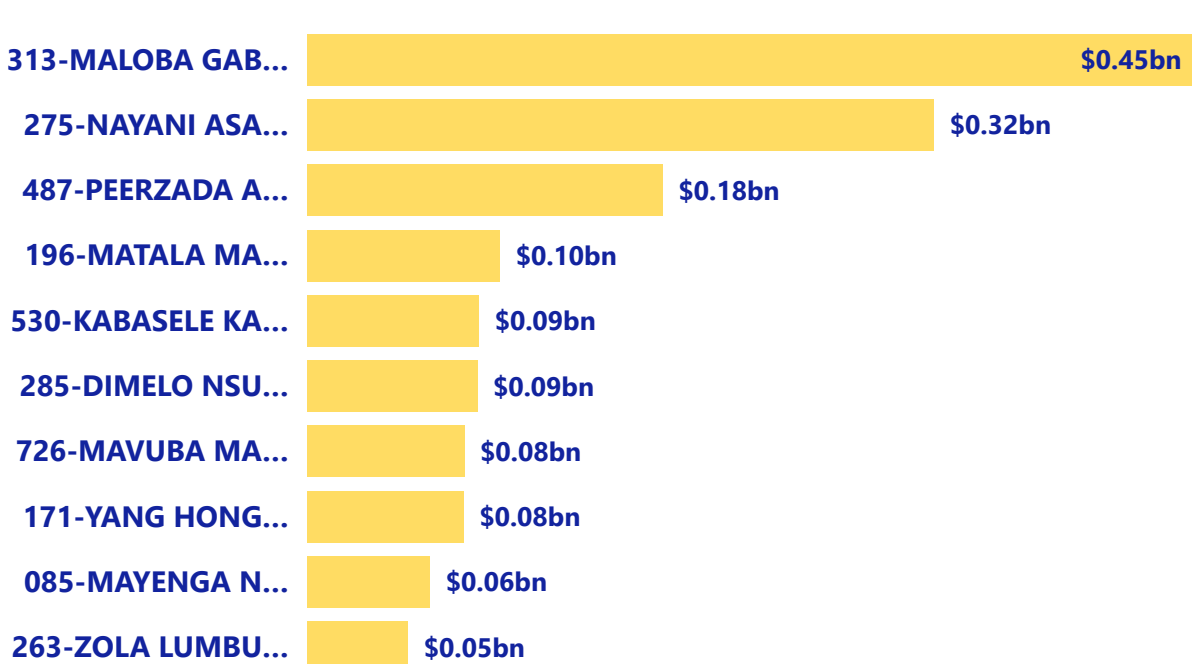
MoM NPL Trend



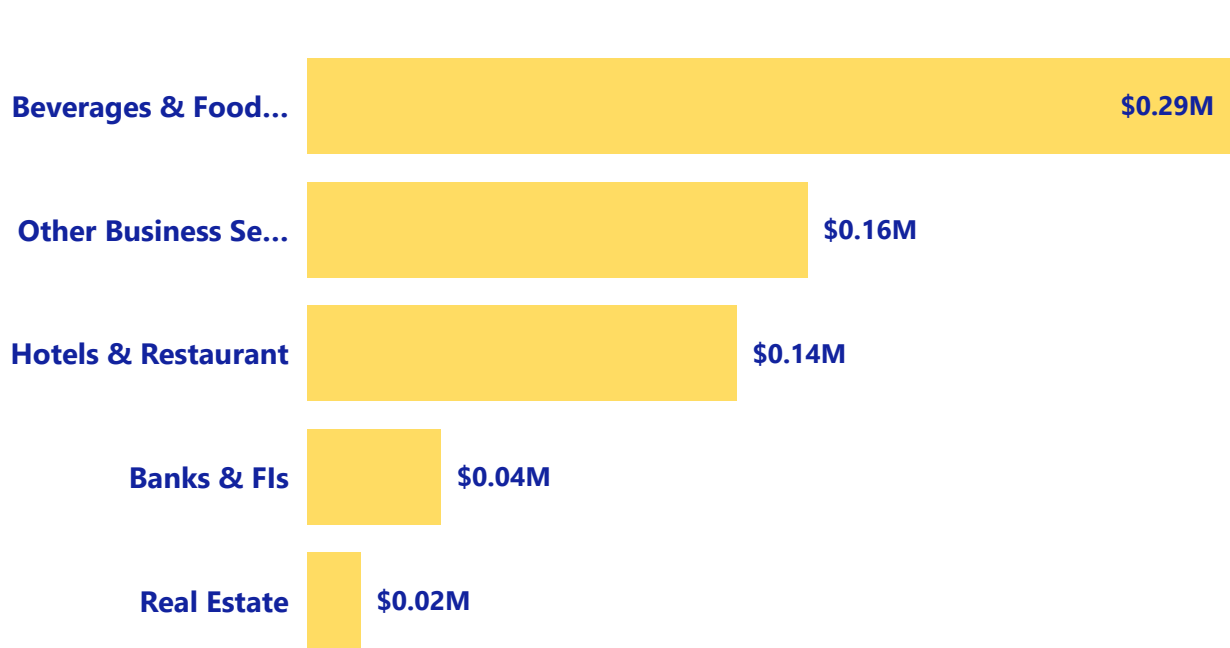
Top 10 High Overdue Branches



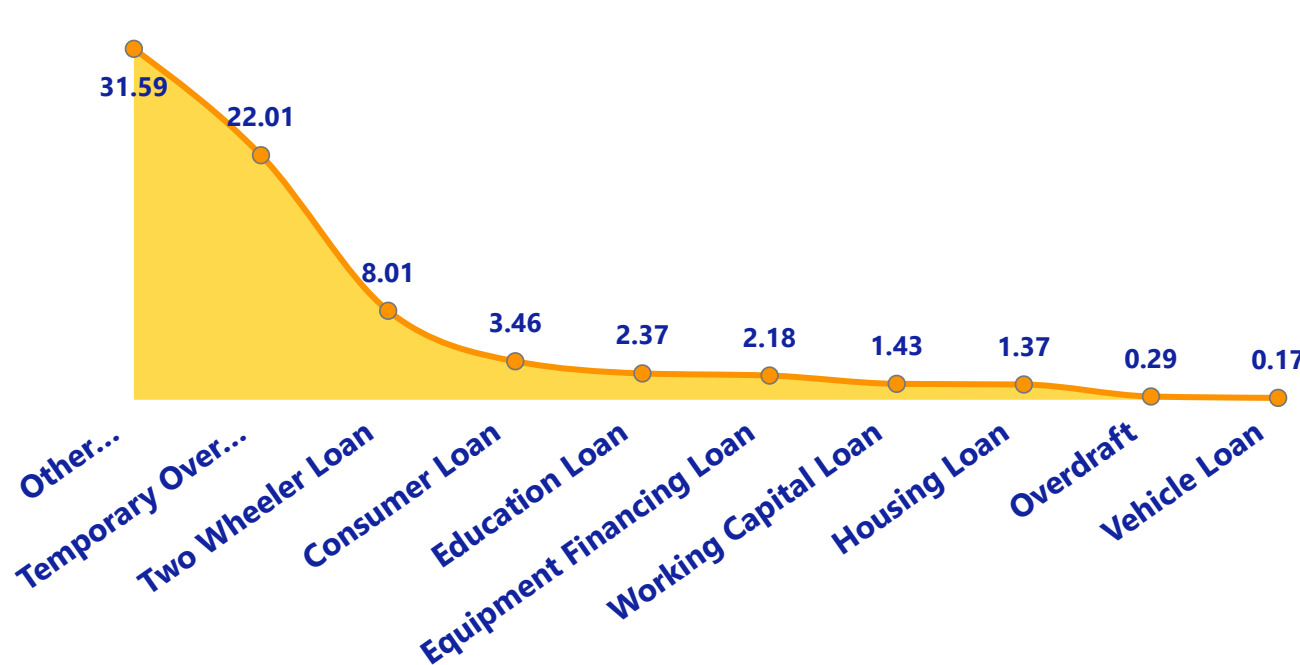
Relationship Officers with High Outstanding



Industries with Low NPL Amount



NPL % by Loan Type



Overdue Amount by Loan Tenure Bucket



Clear all filters

French



LOAN PRODUCT PERFORMANCE



Average Overdue per Branch
\$2.20bn



-0.11%
LD

-2.20%
LM

2.47%
LY

Average Outstanding
\$7M



-0.11%
LD

-2.20%
LM

2.47%
LY

Total NPL Amount
55.66M



-0.11%
LD

-2.20%
LM

2.47%
LY

Total NPLs
2.53



-0.11%
LD

-2.20%
LM

2.47%
LY

Total Overdraft Amount
24.95



-0.11%
LD

-2.20%
LM

2.47%
LY

Loan Defaulters
23.88K

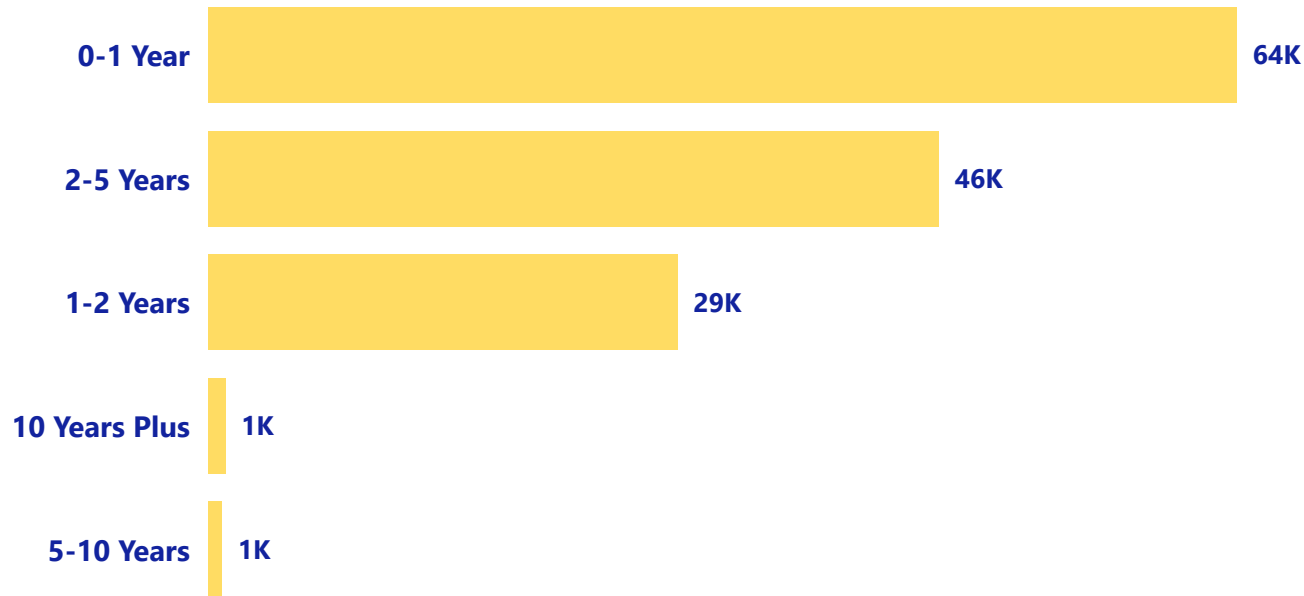


-0.11%
LD

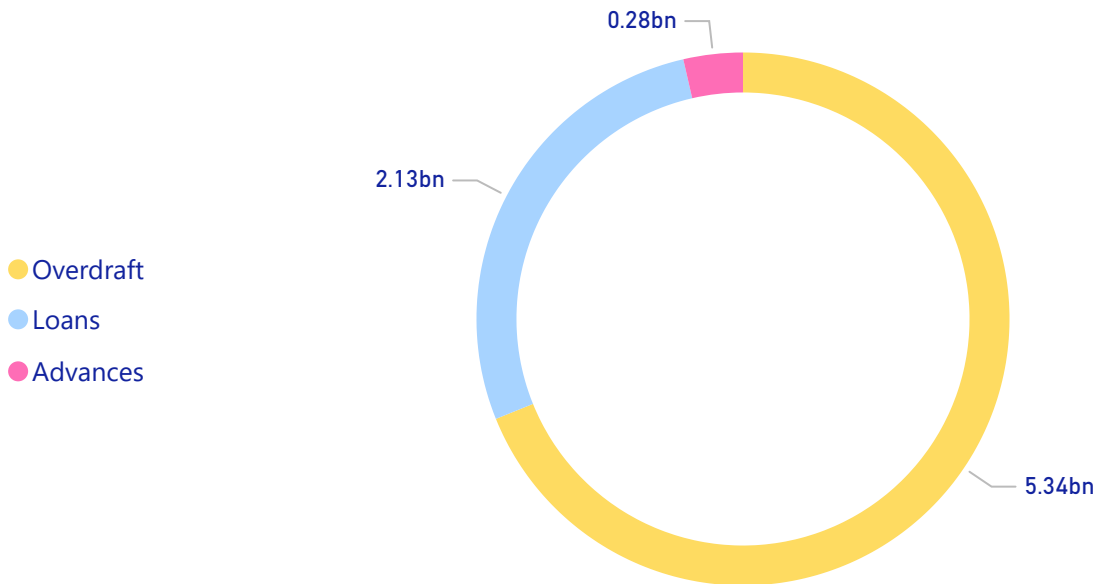
-2.20%
LM

2.47%
LY

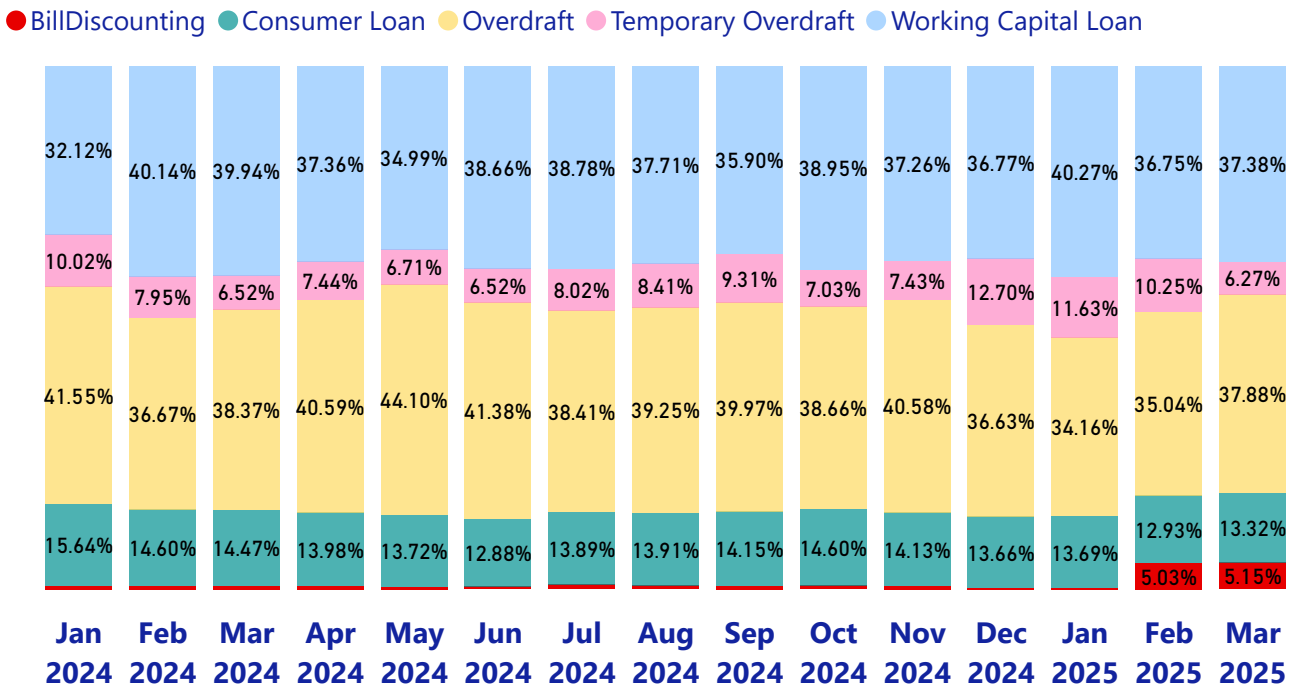
Loans Disbursed by Tenure



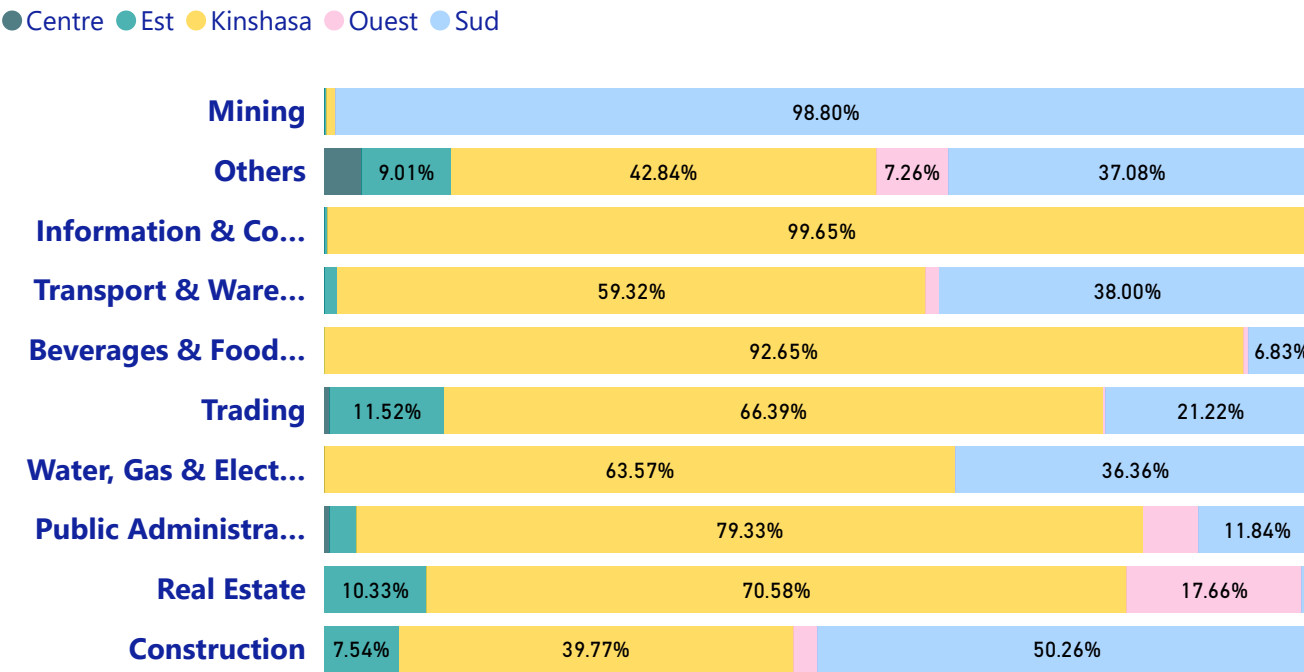
Loan Disbursement By Product



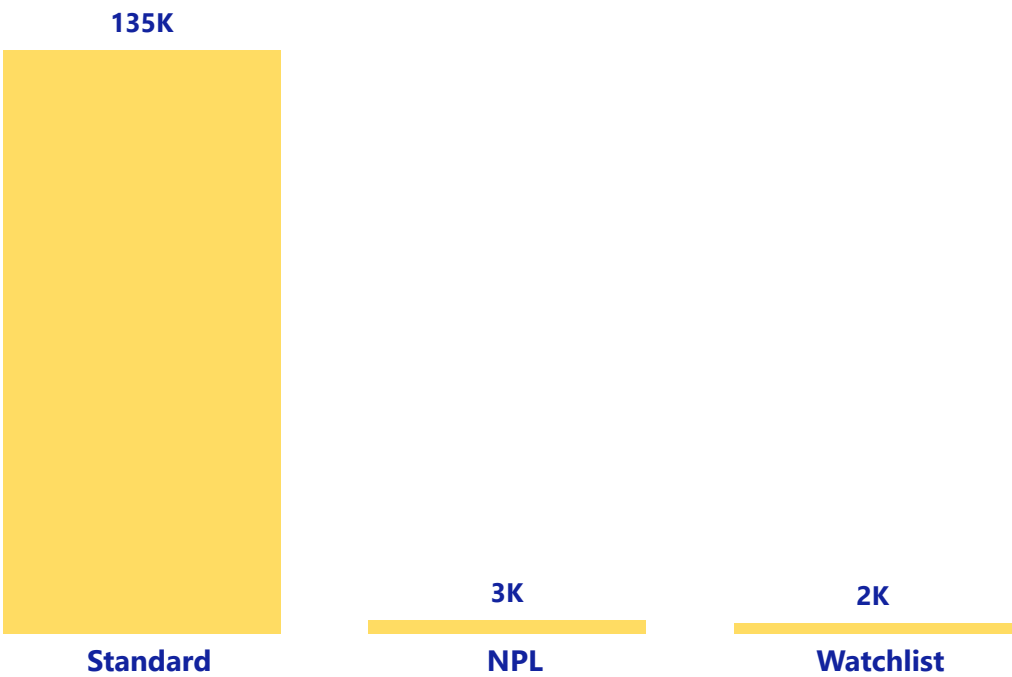
Monthly Loan Book Breakdown by Product



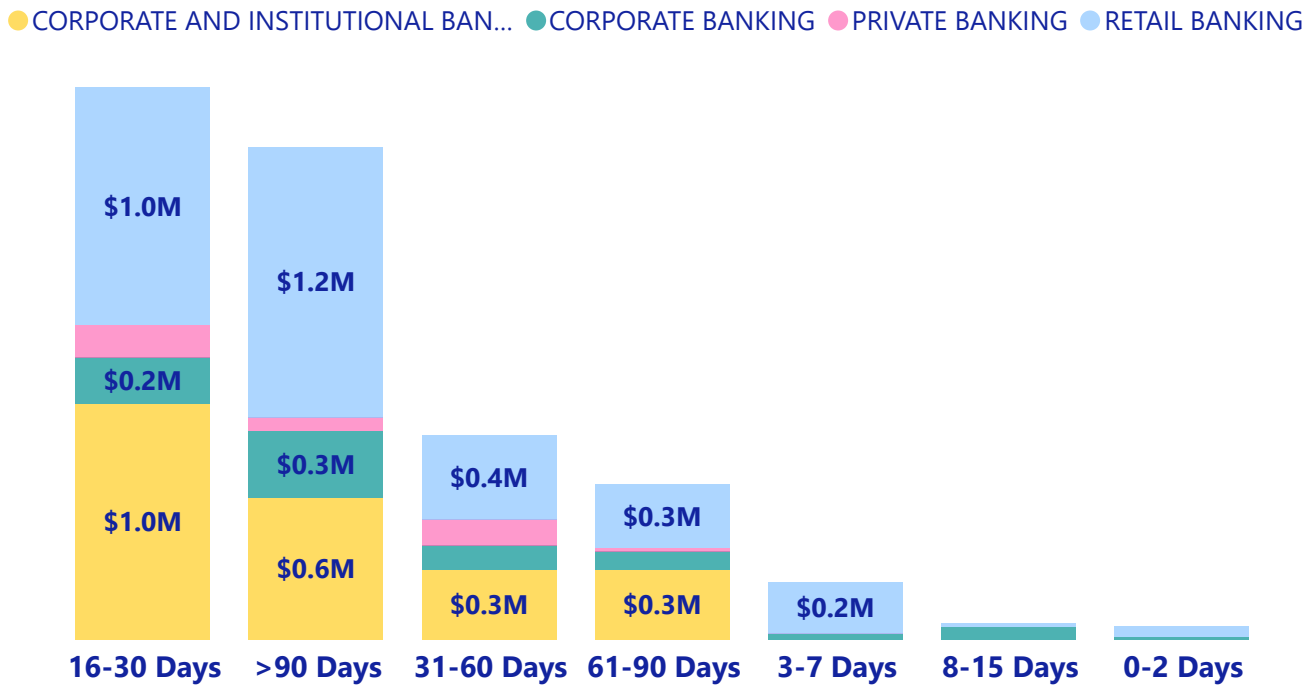
Industry-wise Loan Distribution Across Regions



Loan Classification



Aging Analysis: Overdue Amount by Segment



Clear all filters

French