

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOMES	UNAUDITED	UNAUDITED
For the period ended	30 th Sept 2025	30 th Sept 2024
	FRW'000	FRW'000
Interest income	202,147,215	182,495,084
Interest expense	(45,798,885)	(45,331,086)
Net interest income	156,348,330	137,163,998
Fees and commission Income	32,525,221	35,579,224
Fees and commission Expense	(5,313,918)	(4,828,103)
Foreign exchange income	13,086,055	14,683,487
Other operating income	244,844	223,109
Total non funded income	40,542,202	45,657,717
Operating income	196,890,532	182,821,715
Net impairment on loans and advances	(12,405,871)	(23,188,059)
Net Operating income	184,484,661	159,633,656
Employee benefits expense	(35,228,917)	(31,756,196)
Administration and general expenses	(26,168,933)	(29,426,672)
Depreciation and amortisation	(8,214,742)	(6,830,390)
Total Operating expenses	(69,612,593)	(68,013,258)
Profit Before Tax	114,872,069	91,620,398
Taxation	(31,612,322)	(24,010,956)
Profit After Tax	83,259,747	67,609,442

STATEMENT OF FINANCIAL POSITION	UNAUDITED	AUDITED
AS AT	30 th Sept 2025	31 st Dec 2024
ASSETS	FRW'000	FRW'000
Cash in hand	23,494,479	21,662,531
Balances with the National Bank of Rwanda	264,708,613	257,489,419
Due from banks	371,040,677	387,510,889
Held to maturity investments	201,621,637	261,002,975
Investment in corporate bond	13,026,599	21,378,422
Investment in specialized fund	1,050,258	1,050,258
Loans and advances to customers	1,703,523,109	1,453,983,641
Deferred income tax asset	17,382,291	15,969,177
Other assets	24,220,999	17,430,863
Right to use assets	1,392,595	2,102,726
Property and equipment	30,109,353	14,080,314
Intangible assets	11,204,367	12,067,098
TOTAL ASSETS	2,662,774,977	2,465,728,313

LIABILITIES		
Due to banks	282,506,312	223,300,626
Deposits and balances from customers	1,707,648,971	1,655,737,767
Current income tax	12,873,629	9,605,010
Dividends payable	29,140,915	21,814,901
Other liabilities	54,658,725	64,039,692
Lease liabilities	1,433,237	2,216,419
Long-term finance	127,116,635	111,951,299
TOTAL LIABILITIES	2,215,378,423	2,088,665,714

CAPITAL AND RESERVES		
Share capital	20,000,000	20,000,000
Capital injection in form of buildings	16,215,121	0
Share premium	141,582,995	141,582,995
Other reserves	2,321,973	2,321,973
Retained earnings	267,276,466	213,157,631
TOTAL EQUITY	447,396,554	377,062,599
TOTAL LIABILITIES AND EQUITY	2,662,774,977	2,465,728,313

OTHER DISCLOSURES	30 th Sept 2025	31 st Dec 2024
	FRW'000	FRW'000
A. CAPITAL STRENGTH		
a. Core capital (Tier 1)	413,156,022	340,049,456
b. Supplementary capital (Tier 2)	26,169,190	23,959,999
c. Total capital	439,325,213	364,009,455
d. Total risk weighted assets	2,093,535,237	1,919,741,181
e. Core capital/ Total risk weighted assets ratio (Tier 1 ratio)	19.7%	17.71%
f. Tier 2 ratio	1.25%	1.25%
g. Total capital/total risk weighted assets ratio	21.0%	18.96%
h. Leverage ratio	12.2%	11.17%
B. CREDIT RISK		
1. Total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation: (FRW'000)	2,321,769,018	2,191,050,377
2. Average gross credit exposures, broken down by major types of credit exposure: (FRW'000)		
a. Loans, commitments and other non-derivative off-balance sheet exposures;	549,467,769	668,533,472
b. Debt securities;	-	-
c. OTC derivatives	-	-
4. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure: (FRW'000)	1,772,301,248	1,522,516,905
City of Kigali	1,582,622,490	1,381,985,300
Northern Province	48,663,257	33,091,440
Eastern Province	72,664,408	54,453,205
Western province	32,150,448	24,937,834
Southern province	36,200,646	28,049,126
5. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas: (FRW'000)	1,772,301,248	1,522,516,905
a. Public;	250,502,139	263,081,703
b. Financial;	13,200,367	3,013,664
c. Manufacturing;	245,077,736	133,195,502
d. Infrastructure and construction;	396,015,106	242,742,633
e. Services and commerce.	638,735,055	651,369,747
f. Others	228,770,845	229,113,656
7. Off- balance sheet items (FRW'000)	529,346,876	668,598,451
8. Non-performing loans indicators		
a. Non-performing loans (NPL) (FRW'000)	69,795,189	70,899,372
b. NPL ratio	3.0%	3.2%
3. Related parties (FRW'000)		
a. Loans to directors, shareholders and subsidiaries	321,609	263,837
b. Loans to employees	32,726,402	28,666,434
3. Restructured loans		
a. No. of borrowers	484	630
b. Amount outstanding (FRW '000)	133,792,608	133,681,618
c. Provision thereon (FRW '000) (regulatory):	11,510,963	11,323,798
d. Restructured loans as % of gross loans	7.5%	8.8%
C. LIQUIDITY RISK		
a. Liquidity Coverage Ratio (LCR)	302%	389.0%
b. Net Stable Funding Ratio (NSFR)	122%	127.0%
D. OPERATIONAL RISK	30th Sept 2025	
a. Number and types of frauds and their corresponding amount	Number	Frw
Fraud involving staff	4	436,505,864
forged documentations	7	358,192,254
Digital channel	5	110,827,741
E. MARKET RISK		
a. Interest rate risk	1,549,332,693	967,897,392
b. Equity position risk	-	-
c. Foreign exchange risk	2,914,191	(14,991,736)

NOTES

- The Bank delivered a Profit After Tax of Frw 83.3 billion, which marks a YoY increase of 23.1%. This good performance is a manifestation of our business strategy towards diversification and growth in the Retail and SME business segments, rooted in loan quality.
- Our continued investment in technology remains pivotal in ensuring strong operational performance and efficiency.
- Total assets stand at Frw 2.66 trillion, a YTD growth of 8%.

10x over 5

Diane KARUSISI
Chief Executive Officer
Date: 12th November 2025

Wine Order

Winnie Ouko
Director
Date: 12th November 2025