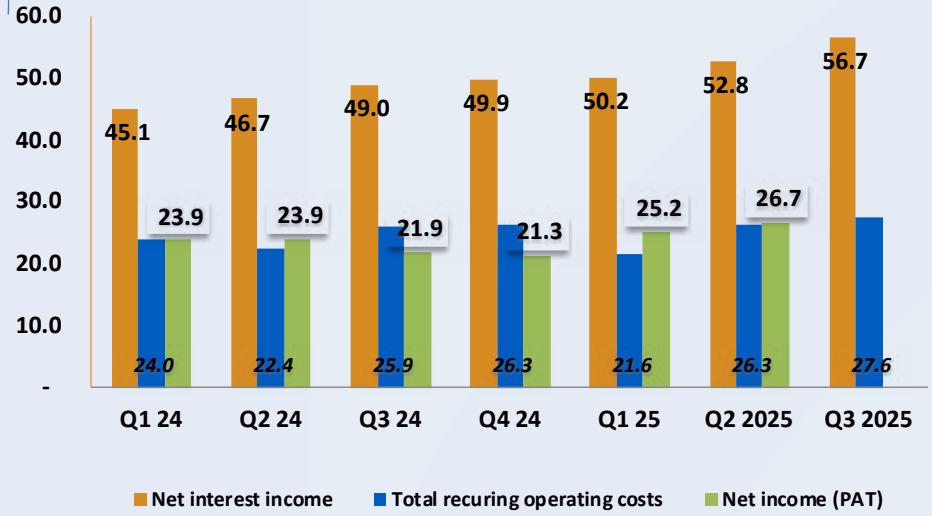


**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**

	UNAUDITED	UNAUDITED
For the period ended	30 <sup>th</sup> Sept 2025	30 <sup>th</sup> Sept 2024
	FRW'000	FRW'000
Net interest income	159,697,404	140,749,572
Net fee and commission income	26,736,556	30,305,397
Other income	17,331,187	19,456,256
Credit impairment losses	(12,140,055)	(23,188,059)
<b>Net operating income</b>	<b>191,625,092</b>	<b>167,323,166</b>
Operating expenses	(75,443,516)	(72,260,480)
<b>Profit before income tax</b>	<b>116,181,576</b>	<b>95,062,686</b>
Income tax expense	(32,665,868)	(25,307,083)
<b>Profit for the period</b>	<b>83,515,708</b>	<b>69,755,603</b>

FRW Br


**CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOMES**

	UNAUDITED	UNAUDITED
For the period ended	30 <sup>th</sup> Sept 2025	30 <sup>th</sup> Sept 2024
	FRW'000	FRW'000
Profit for the period	83,515,708	69,755,603
<b>Other comprehensive income:</b>		
<b>Total comprehensive income for the year, net of tax</b>	<b>83,515,708</b>	<b>69,755,603</b>
Earnings per share (basic and diluted) (FRW)	89.35	74.96

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

	UNAUDITED	AUDITED
As at	30 <sup>th</sup> Sept 2025	30 <sup>th</sup> Sept 2024
	FRW'000	FRW'000
<b>Assets</b>		
Cash, deposits and balances due from financial institutions	669,495,130	678,269,792
Held to maturity investments	243,119,333	307,528,240
Loans and advances to customers	1,703,523,110	1,453,983,641
Insurance Contract Assets	3,812,754	3,325,313
Deferred income tax	17,574,660	7,811,395
Assets held for sale	100,000	100,000
Other assets	28,007,159	21,518,486
Right of use assets	1,827,878	2,694,903
Property and equipment	31,318,229	31,734,374
Intangible assets	13,830,467	14,610,397
<b>Total Assets</b>	<b>2,712,608,720</b>	<b>2,521,576,541</b>
<b>Liabilities</b>		
Due to banks	282,506,312	223,300,626
Deposits and balances from customers	1,690,802,370	1,641,839,621
Current income tax	12,004,099	8,989,032
Dividends payable	25,715,246	18,395,258
Insurance contract liabilities	6,015,629	5,152,923
Other liabilities	60,348,467	70,484,738
Lease liabilities	1,966,599	2,935,409
Long-term finance	127,116,634	111,951,300
<b>Total Liabilities</b>	<b>2,206,475,356</b>	<b>2,083,048,907</b>
<b>Equity</b>		
Share capital	9,347,166	9,305,314
Share premium	84,326,287	83,074,911
Retained earnings and other reserves	406,541,575	340,884,525
<b>Equity Attributable to owners of the company</b>	<b>500,215,028</b>	<b>433,264,750</b>
Non-Controlling Interests	5,918,336	5,262,884
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,712,608,720</b>	<b>2,521,576,541</b>

The above financial statements are extracts from the Consolidated Financial Statement of BK Group. They were approved for issue by the Board of Directors on 13 November 2025 and signed on its behalf by:

**Dr NDAGIJIMANA Uzziel**  
Group Chief Executive Officer  
Date: 13<sup>th</sup> November 2025

**Jean Philippe PROSPER**  
Group Board Chairperson  
Date: 13<sup>th</sup> November 2025

