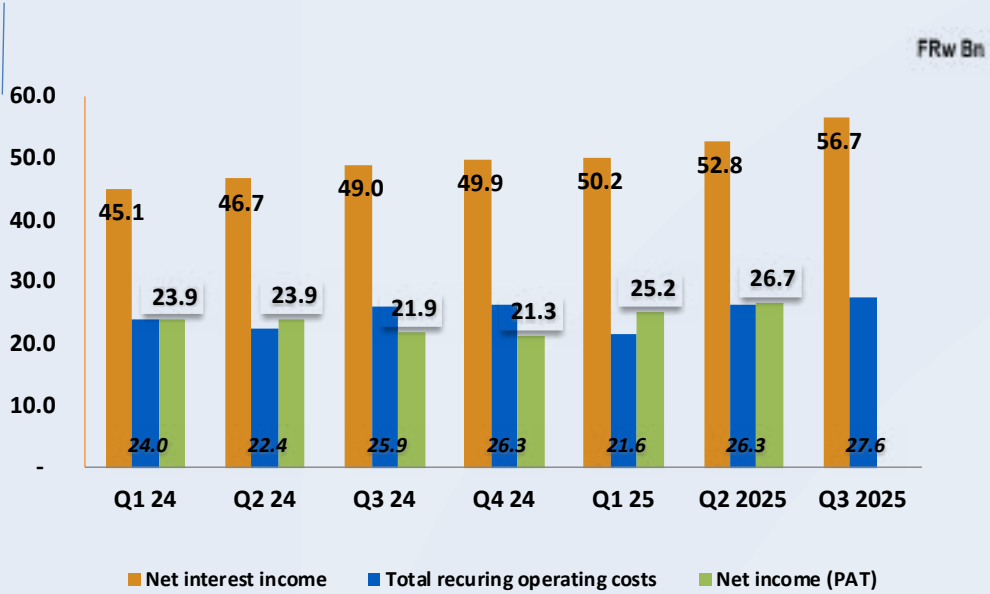


CONSOLIDATED STATEMENT OF PROFIT OR LOSS		
	UNAUDITED	UNAUDITED
For the period ended	30 th Sept 2025	30 th Sept 2024
	FRW'000	FRW'000
Net interest income	159,697,404	140,749,572
Net fee and commission income	26,736,556	30,305,397
Other income	17,331,187	19,456,256
Credit impairment losses	(12,140,055)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

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOMES		
	UNAUDITED	UNAUDITED
For the period ended	30 th Sept 2025	30 th Sept 2024
	FRW'000	FRW'000
Profit for the period	83,515,708	69,755,603
Other comprehensive income:		
Total comprehensive income for the year, net of tax	83,515,708	69,755,603
Earnings per share (basic and diluted) (FRw)	89.35	74.96

CONSOLIDATED STATEMENT OF FINANCIAL POSITION		
	UNAUDITED	AUDITED
As at	30 th Sept 2025	30 th Sept 2024
Assets	FRW'000	FRW'000
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
Total Assets	2,712,608,720	2,521,576,541
Liabilities		
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
Total Liabilities	2,206,475,356	2,083,048,907
Equity		
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
Equity Attributable to owners of the company	500,215,028	433,264,750
Non-Controlling Interests	5,918,336	5,262,884
	506,133,364	438,527,634
TOTAL EQUITY AND LIABILITIES	2,712,608,720	2,521,576,541



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: 13th November 2025

Jean Philippe PROSPER
Group Board Chairperson
Date: 13th November 2025

