

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2023

| ab to sep Au23<br>Interest income         ab to sep Au23<br>(5,227,499)         ab to sep<br>(5,227,499)           Net interest income         7.970.672         5.5           Fees and commission expense         (5,17.576)         (2           Net trading income         1,579.008         1,4           Fees and commission income         1,579.008         1,4           Net trading income         1,579.008         1,4           Vet trading income         1,579.008         1,4           Vet trading income         1,579.008         1,1           Operating income before impairment losses         10,051.284         7.1           Other net operating (losses)/ income         (22.38,26)         (11.0)           Impairment charge on loans and advances         (2.638,168)         (1.0)           Net operating expenses         (2.275,753)         (1.7)           Operating expenses         (2.275,753)         (1.7)           Other operating expenses         (2.277,853)         2.2           Income tax expense         (760,086)         (7           Total operating expenses         (2.381,407)         (4.1)           Forti after tax         1,597,767         1           Named tablances with National Bank of<br>Reada         3.085,702         3.10  |   |  |  |   |
|--|---|--|--|---|
| Frv000         Frv000         Jul 3           Revenue         13,199,171         92,000           Interest income         13,199,171         92,000           Net Interest income         2,290,594         14,1           Fees and commission expense         (617,576)         (2           Not fees and commission income         1,570,005         1,576           Not fees and commission income         1,570,005         1,576           Not fees and commission income         1,572,005         1,576           Not fees and commission income         2,238,260         (1)           Not response fees and commission income         (2,388,168)         (1,0           Operating income         (2,388,168)         (1,0           Not operating expenses         (2,275,753)         (1,7)           Staff costs         (2,275,753)         (1,7)           Other operating expenses         (2,058,09)         (1,6)           Staff costs         (2,275,753)         (1,7)           Total operating expenses         (2,058,09)         (1,7)           Staff costs         (2,275,753)         (1,7)           Total operating expenses         (2,058,09)         (1,7)           Firoft before tax         2,337,483         22,33  |   |  |  | Unaudited   |
| Revenue         13, 198, 171         9.3           Interest income         13, 198, 171         9.3           Interest income         13, 198, 171         9.3           Fees and commission income         2,096, 584         1,           Fees and commission income         1,575,005         1,           Net testing income         501,576         1,           Operating income         501,576         1,           Operating income         501,574         1,           Operating income         1,052,005         1,           Impairment charge on loans and advances         (2,23,826)         (1,0)           Not operating expenses         (2,275,753)         1,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0  |   |  |  | 30 Sep 2022<br>Frw'000  |
| Interest expenses         (5,227,499)         (3,0           Not Interest expenses         (5,227,499)         (3,0           Vet Interest expenses         (5,227,499)         (3,0           Vet Interest expenses         (5,77,499)         (3,0           Vet Interest expenses         (5,77,499)         (3,0           Vet Interest income         2,096,584         1,1           Fees and commission income         1,574         1           Vet Interest expenses         (6,17,576)         (2           Staff come before impairment losses         1,001,254         7,1           Other operating (losses)' income         (22,826)         (1,1           Impairment charge on loans and advances         (2,638,168)         (1,0           Net operating expenses         (2,275,753)         (1,7           Other operating expenses         (2,055,409)         (1,8           Depreciation and amortisation         (4,814,407)         (4,1           Profit after tax         1,597,677         1,4           Profit after tax         1,597,677         1,4           Profit after tax         1,597,767         1,4           Profit after tax         1,597,767         1,4           Profit after tax         1,597,767         1  |   |  |  | FIW UUU   |
| Interest expenses         (5.27,499)         (3.0           Net interest income         2,096,584         1,7           Fees and commission expense         (517,576)         (2           Net rading income         501,576         (2           Net rading income         501,576         (2           Operating income         501,574         (1           Other net operating (losses)/ income         (23,8,26)         (1           Impairment charge on loans and advances         (2,638,168)         (1,0           Operating expenses         (2,275,753)         (1,7,73)           Staff costs         (2,275,753)         (1,7,73)           Other operating expenses         (2,275,753)         (1,7,73)           Staff costs         (2,275,753)         (1,7,74)           Operating expenses         (2,275,753)         (1,7,74)           Cost and amortisation         (480,245)         (4,41,407)           Total operating expenses         (4,811,407)         (4,14,14,14,14,14,14,14,14,14,14,14,14,14  |   | 13 198 171   |  | 9,259,753   |
| Fees and commission income         2.096,584         1,7           Fees and commission expense         (517,576)         (2           Net fees and commission income         1,579,008         1,1           Net fees and commission income         591,574         2           Net rading income         501,574         2           Operating income before impairment losses         10,051,254         7,           Other net operating (losses)/ income         (22,832,69)         (1,0)           Impairment charge on loans and advances         (2,638,168)         (1,0)           Net operating expenses         (2,275,753)         (1,7,7)           Staff costs         (2,275,753)         (1,7)           Obereating expenses         (2,638,168)         (4,11,407)           Staff costs         (2,275,753)         (1,7)           Total operating expenses         (2,655,409)         (1,8)           Deprecision and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1)           Profit facer tax         1,997,767         1           Vanadide         R         30 Sep 2023         31 Da           Asserts         1,997,767         1         4           Cohet tax   |   |  |  | (3,073,426)   |
| Fees and commission income         2.096,584         1,7           Fees and commission expense         (517,576)         (2           Net fees and commission income         1,579,008         1,1           Net fees and commission income         591,574         2           Net rading income         501,574         2           Operating income before impairment losses         10,051,254         7,           Other net operating (losses)/ income         (22,832,69)         (1,0)           Impairment charge on loans and advances         (2,638,168)         (1,0)           Net operating expenses         (2,275,753)         (1,7,7)           Staff costs         (2,275,753)         (1,7)           Obereating expenses         (2,638,168)         (4,11,407)           Staff costs         (2,275,753)         (1,7)           Total operating expenses         (2,655,409)         (1,8)           Deprecision and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1)           Profit facer tax         1,997,767         1           Vanadide         R         30 Sep 2023         31 Da           Asserts         1,997,767         1         4           Cohet tax   |   |  |  |   |
| Fees and commission expense       (517,576)       (2         Net fees and commission income       1,579,008       1,1         Net trading income       501,574       50         Operating income before impairment losses       10,051,254       7.         Other net operating (losses)/ income       (23,826)       (1         Impairment charge on loans and advances       (2,638,168)       (1,00         Net operating expenses       (2,055,400)       (1,8         Other operating expenses       (2,055,400)       (1,8         Other operating expenses       (2,055,400)       (1,6         Other operating expenses       (4,811,407)       (4,1         Profit before tax       2,377,853       2,37         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,4         Cash and balances with National Bank of       1,2,37,641       8,6         Coverment securities       7,2,54,346       68,2         Core operating infunctial institutions abroad       5,395,708       3,00         Coverment securities       1,241,255       1,74,41       68,2         Coverment sects held-for-sale       2,264,89       4,2       1,74,41       68,2         Operating expenses   |   |  |  | 6,186,327   |
| Net fees and commission income       1,579,008       1,379,008         Net trading income       501,574       1         Operating income before impairment losses       10,051,254       7,1         Other net operating (losses)/ income       (223,826)       (1         impairment charge on loans and advances       (2,638,168)       (1.0         Net operating expenses       (2,275,753)       (1.7,7         Staff costs       (2,275,753)       (1.7,7         Obereating expenses       (2,655,409)       (1.8         Depreciation and amortisation       (4,40,245)       (4         Total operating expenses       (2,655,409)       (1.7,7         Income tax expense       (780,086)       (7         Profit before tax       2,377,853       2.3         income tax expense       (780,086)       (7         Profit after tax       1,597,677       1,1         Deposits and balances with National Bank of       12,376,741       8,4         Rwanda       Deposits and balances due from other banking institutions abroad       5,395,708       3,3         Other assets       72,514,316       68,3267       68,3267         Orber assets       1,203,394       44,325,431       68,3267       68,3267       68,3267  |   |  |  | 1,488,092   |
| Nat trading income         501,574           Operating income before impairment losses         10,051,254         7,           Other net operating (losses)/ income         (223,826)         (1)           Impairment charge on loans and advances         (2,638,168)         (1,0)           Net operating income         7,189,260         6.           Operating expenses         (2,275,753)         (1,7)           Staff costs         (2,275,753)         (1,7)           Other operating expenses         (2,055,409)         (18,           Depreciation and amortisation         (480,245)         (4,           Total operating expenses         (7,80,066)         (7)           Profit after tax         1,897,767         1,           Income tax expense         (7,80,066)         (7)           Profit after tax         1,897,767         1,           ASSETS         Erw 000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,           Deposits and balances due from other banking<br>institutions         5,385,708         3,           Order and equipment         7,243,428         4,           Property and equipment         1,241,255         1,           Noncurrent assets         1,236,349   | es and commission expense   | (517,576)  |  | (257,481)   |
| Operating income bofore impairment losses         10,051,254         7.           Other net operating (losses)/ income         (223,826)         (1           impairment charge on loans and advances         (2,638,168)         (1,0           Net operating income         7,189,260         6.           Operating expenses         (2,257,753)         (1,7           Staff costs         (2,275,753)         (1,7           Other operating expenses         (2,055,409)         (16,80,245)           Depreciation and amortisation         (480,245)         (4,811,407)           Total operating expenses         (780,086)         (7           Profit before tax         2,377,853         2;           income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,           ASSETS         Frw000         F           Cash and balances with National Bank of         12,376,741         8,3           Operating add advances to customers         77,251,316         68,2           Other assets         2,236,489         4,4           Property and equipment         1,241,255         1,347,42           Intangible assets         1,324,742         1,           Intangible assets         1,263,267 </td <td>et fees and commission income</td> <td>1,579,008</td> <td></td> <td>1,230,611</td>   | et fees and commission income   | 1,579,008  |  | 1,230,611   |
| Operating income bofore impairment losses         10,051,254         7.           Other net operating (losses)/ income         (223,826)         (1           impairment charge on loans and advances         (2,638,168)         (1,0           Net operating income         7,189,260         6.           Operating expenses         (2,257,753)         (1,7           Staff costs         (2,275,753)         (1,7           Other operating expenses         (2,055,409)         (16,80,245)           Depreciation and amortisation         (480,245)         (4,811,407)           Total operating expenses         (780,086)         (7           Profit before tax         2,377,853         2;           income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,           ASSETS         Frw000         F           Cash and balances with National Bank of         12,376,741         8,3           Operating add advances to customers         77,251,316         68,2           Other assets         2,236,489         4,4           Property and equipment         1,241,255         1,347,42           Intangible assets         1,324,742         1,           Intangible assets         1,263,267 </td <td></td> <td></td> <td></td> <td></td>  |   |  |  |   |
| Other net operating (losses)/ income         (223,826)         (1           Impairment charge on loans and advances         (2,638,168)         (1,0           Nat operating income         7,189,260         6,4           Operating expenses         (2,055,409)         (1,6           Staff costs         (2,275,753)         (1,7           Other operating expenses         (2,055,409)         (1,8           Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Profit before tax         2,377,853         2;           income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,1           ASSETS         Frw'000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,5           Operstis due from other banking         473,008         (6)           Goverment securities         77,285,743         68,2           Cash and balances due from other banking         72,376,741         8,3           Operating additiones abroad         5,395,708         3,0           Goverment seates         1,347,425         1,           Property and equipment         1,241,2  | et trading income   | 501,574  |  | 299,150   |
| Other net operating (losses)/ income       (223,826)       (1         Impairment charge on loans and advances       (2,638,168)       (1,0)         Net operating income       7,189,260       6,4         Operating expenses       (2,055,409)       (1,6)         Depreciation and amortisation       (480,245)       (4,10)         Catal operating expenses       (2,057,409)       (1,6)         Depreciation and amortisation       (480,245)       (4,11,407)         Profit before tax       2,377,853       2;         Income tax expense       (780,086)       (7)         Profit after tax       1,597,767       1,1         ASSETS       The provide addition of the parking additi parking addition of the parking addition of the parkin   | perating income before impairment losses  | 10 051 254   |  | 7,716,088   |
| Impairment charge on loans and advances       (2,638,168)       (1,0         Net operating income       7,189,260       6,         Operating expenses       (2,275,753)       (1,7         Other operating expenses       (2,055,409)       (1,8         Depreciation and amortisation       (480,245)       (4         Total operating expenses       (2,055,409)       (1,8         Depreciation and amortisation       (480,245)       (4         Total operating expenses       (780,086)       (7         Profit before tax       2,377,853       2;         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,4         ASSETS       1,597,767       1,4         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,6         Deposits and balances due from other banking<br>institutions       2,366,89       4,2         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       2,236,499       4,2         Unaudited       Rt       1,241,255       1,7         Right-fuse assets       1,237,671       4,0       2         Orbore tax       2,264,499       4,2       1,7   |   | 10,001,204   |  | 7,710,000   |
| Net operating income       7,189,260       6,         Operating expenses       (2,275,753)       (1,7         Other operating expenses       (2,055,409)       (1,8         Depreciation and amortisation       (480,245)       (4         Total operating expenses       (4,811,407)       (4,11         Profit before tax       2,377,853       2,37         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         ASSETS       Encome tax expense       (780,086)       (7         Cash and balances with National Bank of<br>Rwanda       Encome tax express       (71,485,767       1,485,762         Operating expenses       (780,086)       (77       1,485,767       1,485,762       68,3         Cash and balances with National Bank of<br>Rwanda       Encome tax expense       (780,088)       (780,088)       (780,088)       (780,088)       (790,078)         Cosh and balances to customers       Frw 000       F       F       (780,088)       (770,083)       (780,088)       (790,078)       (71,485,768)       (780,088)       (71,485,768)       (780,088)       (790,078)       (790,078)       (790,078)       (790,078)       (71,485,768)       (790,078)       (71,485,762)       (780,078)       (7   | her net operating (losses)/ income  | (223,826)  |  | (177,776)   |
| Net operating income       7,189,260       6,         Operating expenses       (2,275,753)       (1,7         Other operating expenses       (2,025,539)       (1,8         Depreciation and amortisation       (480,245)       (4         Total operating expenses       (4,811,407)       (4,11         Profit before tax       2,377,853       2,37         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         ASSETS       Encome       1,597,767         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,3         Deposits and balances due from other banking<br>institutions       71,485,762       68,3         Other assets       2,236,499       4,4         Property and equipment       1,241,255       1,<br>1,384,742       1,<br>1,384,742         Origet income tax asset       653,267       5         Object National Bank of Rwanda       1,228,347,42       1,<br>1,343,742       1,<br>1,343,742         Deposits due from financial institutions abroad<br>Goverment assets       2,266,499       4,<br>4,<br>200,264,647       4,<br>20         Origet and equipment       1,241,255       1,<br>1,343,742       1,<br>1,343,742       1,<br>1,343,742       1,<br>2,26,499       4,<br>2,26  |   |  |  |   |
| Net operating income       7,189,260       6,         Operating expenses       (2,275,753)       (1,7         Other operating expenses       (2,025,539)       (1,8         Depreciation and amortisation       (480,245)       (4         Total operating expenses       (4,811,407)       (4,11         Profit before tax       2,377,853       2,37         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         ASSETS       Encome       1,597,767         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,3         Deposits and balances due from other banking<br>institutions       71,485,762       68,3         Other assets       2,236,499       4,4         Property and equipment       1,241,255       1,<br>1,384,742       1,<br>1,384,742         Origet income tax asset       653,267       5         Object National Bank of Rwanda       1,228,347,42       1,<br>1,343,742       1,<br>1,343,742         Deposits due from financial institutions abroad<br>Goverment assets       2,266,499       4,<br>4,<br>200,264,647       4,<br>20         Origet and equipment       1,241,255       1,<br>1,343,742       1,<br>1,343,742       1,<br>1,343,742       1,<br>2,26,499       4,<br>2,26  | pairment charge on loans and advances   | (2,638,168)  |  | (1,062,040)   |
| Operating expenses         (2,275,753)         (1,7           Other operating expenses         (2,055,409)         (4.8           Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Total operating expenses         (4,811,407)         (4,1           Profit before tax         2,377,853         2;           Income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,1           ASSETS         Unaudited         R           Cash and balances with National Bank of Rwanda         12,376,741         8,5           Operating expenses         72,514,316         68,2           Operating expenses         72,514,316         68,2 <t< td=""><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td></td><td></td></t<>  | · · · · · · · · · · · · · · · · · · ·   |  |  |   |
| Staff costs         (2.275,753)         (1.7           Other operating expenses         (2.055,409)         (1.8           Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Profit before tax         2.377,853         2.1           Income tax expense         (780,086)         (7           Profit after tax         1,597,767         1.1           ASSETS         Frv/000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8.5           Deposits and balances due from other banking<br>institutions         64,335,708         3.0           Opersits and balances to customers         72,514,316         68,2           Other assets         2,236,489         4.2           Property and equipment         1,343,762         1.7           Right-of-use assets         1,334,742         1.7           Intangible assets         1,2376,774         2.3           Noncurrent assets helf-for-sale         42           Defored income tax asset         653,267         5           Total assets         1,68,919,682         158,4           Current liabilities         1,979,864         2.7   | et operating income   | 7,189,260  |  | 6,476,272   |
| Staff costs         (2.275,753)         (1.7           Other operating expenses         (2.055,409)         (1.8           Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Profit before tax         2.377,853         2.1           Income tax expense         (780,086)         (7           Profit after tax         1,597,767         1.1           ASSETS         Frv/000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8.5           Deposits and balances due from other banking<br>institutions         64,335,708         3.0           Opersits and balances to customers         72,514,316         68,2           Other assets         2,236,489         4.2           Property and equipment         1,343,762         1.7           Right-of-use assets         1,334,742         1.7           Intangible assets         1,2376,774         2.3           Noncurrent assets helf-for-sale         42           Defored income tax asset         653,267         5           Total assets         1,68,919,682         158,4           Current liabilities         1,979,864         2.7   |   |  |  |   |
| Other operating expenses         (2,055,409)         (1,8)           Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Total operating expenses         (4,811,407)         (4,1           Profit before tax         2,377,853         2,1           Income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,1           ASSETS         Fnv'000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,5           Operatis due from financial institutions abroad         5,395,708         3,1           Operatis due from financial institutions abroad         5,395,708         3,6           Government securities         2,236,489         4,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,1           Intargible assets         1,334,742         1,1           Intargible assets         1,68,919,682         158,2           Defored income tax asset         653,267         5           Current inabilities         1,979,864         2,2           Due to National Bank of Rwanda         51,446 <td></td> <td></td> <td></td> <td></td>   |   |  |  |   |
| Depreciation and amortisation         (480,245)         (4           Total operating expenses         (4,811,407)         (4,1           Froil before tax         2,377,853         2,1           Income tax expense         (780,086)         (7           Profit after tax         1,597,767         1,1           ASSETS         Frw/000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,5           Deposits and balances due from other banking<br>institutions         71,485,762         68,2           Core and advances to customers         71,485,762         68,2           Other assets         2,234,316         68,2           Core assets         72,214,316         68,2           Orber assets         1,234,742         1,3           Inangible assets         1,234,742         1,3           Inangible assets         1,208,394         68           Noncurrent assets held-for-sale         653,267         58,7           Deferred income tax asset         663,267         58,7           Current liabilities         1,979,864         2,7           Due to Rational Bank of Rwanda         51,446         2,7           Current liabilities         3,827,708         2,7 <td></td> <td></td> <td></td> <td>(1,794,606)</td>  |   |  |  | (1,794,606)   |
| Total operating expenses       (4,811,407)       (4,1         Profit before tax       2,377,853       2,3         Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         ASSETS       Unaudited       R         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,9         Deposits and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       71,485,762       68,2         Other assets       2,236,489       4,2         Property and equipment       1,241,255       1,7         Intangible assets       1,234,742       1,7         Intangible assets       1,208,394       4         Deferred income tax asset       653,267       4         Deferred income tax asset       166,319,682       158,7         Current liabilities       1,979,864       2,2         Due to National Bank of Rwanda       51,446       2         Current liabilities       1,979,864       2,2         Current liabilities       1,979,864       2,2         Deferred income tax       266,641       4  |   | · · · /  |  | (1,853,158)<br>(464,522)  |
| Profit before tax     2,377,853     2,1       Income tax expense     (780,086)     (7       Profit after tax     1,597,767     1,1       Profit after tax     1,597,767     1,1       ASSETS     Frw'000     Frw'000       Cash and balances with National Bank of<br>Rwanda     12,376,741     8,8       Deposits and balances due from other banking<br>institutions     473,008     6       Deposits due from financial institutions abroad     5,395,708     3,0       Government securities     71,485,762     68,       Loans and advances to customers     72,514,316     68,       Other assets     2,236,489     4,       Property and equipment     1,241,255     1,       Intangible assets     1,334,742     1,       Intangible assets     1,208,394     6       Noncurrent assets held-for-sale     653,267     6       Deferred income tax asset     653,267     6       Customer deposits     106,274,670     87,6       Out to National Bank of Rwanda     51,446     7       Customer deposits     1,979,864     2,7       Current liabilities     1,979,864     2,7       Due to National Bank of Rwanda     1,979,864     2,7       Current liabilities     1,979,864     2,7  |   | (400,243)  |  | (404,322)   |
| Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         Quaudited       R         ASSETS       Frw000         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,5         Deposits and balances due from other banking<br>institutions       473,008       6         Cash and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       71,485,762       68,2         Loarns and advances to customers       72,514,316       68,2         Other assets       2,236,499       4,2         Property and equipment       1,241,255       1,         Right-of-use assets       1,208,394       6         Deferred income tax asset       653,267       5         Current liabilities       106,274,670       87,5         Due to National Bank of Rwanda       51,446       7         Current liabilities       1,979,864       2,7         Current income tax       269,641       6         Other assets       3,827,708       2,7         Borrowings       35,532,602       45,7         Borrowin   | tal operating expenses  | (4,811,407)  |  | (4,112,286)   |
| Income tax expense       (780,086)       (7         Profit after tax       1,597,767       1,1         Quaudited       R         ASSETS       Frw000         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,5         Deposits and balances due from other banking<br>institutions       473,008       6         Cash and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       71,485,762       68,2         Loarns and advances to customers       72,514,316       68,2         Other assets       2,236,499       4,2         Property and equipment       1,241,255       1,         Right-of-use assets       1,208,394       6         Deferred income tax asset       653,267       5         Current liabilities       106,274,670       87,5         Due to National Bank of Rwanda       51,446       7         Current liabilities       1,979,864       2,7         Current income tax       269,641       6         Other assets       3,827,708       2,7         Borrowings       35,532,602       45,7         Borrowin   | a file ha fa na han   | 0.077.050  |  | 0.000.440   |
| Profit after tax       1,597,767       1,1         Profit after tax       1,597,767       1,1         ASSETS       30 Sep 2023       31 De         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,5         Deposits and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,1         Government securities       71,485,762       68,2         Loans and advances to customers       72,2514,316       68,2         Other assets       1,241,255       1,7         Intangible assets       1,208,394       4         Noncurrent assets held-for-sale       2       2         Deferred income tax asset       663,267       5         Total assets       1,99,862       158,4         LIABILITIES       106,274,670       87,6         Due to National Bank of Rwanda       51,446       20,000,000         Current liabilities       1,979,864       2,2         Berrowings       35,532,602       45,3         TOTAL LIABILITIES       148,025,533       138,         EQUITY       5       148,025,533       138,         EQUITY       5       2,409       (  | ofit before tax   | 2,377,853  |  | 2,380,419   |
| Unaudited         R           ASSETS         Frv '000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,5           Deposits and balances due from other banking<br>institutions         473,008         6           Deposits due from financial institutions abroad         5,395,708         3,0           Government securities         71,485,762         68,2           Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,7           Right-of-use assets         1,208,394         6           Noncurrent assets held-for-sale  | come tax expense  | (780,086)  |  | (714,125)   |
| Unaudited         R           ASSETS         Frv '000         F           Cash and balances with National Bank of<br>Rwanda         12,376,741         8,5           Deposits and balances due from other banking<br>institutions         473,008         6           Deposits due from financial institutions abroad         5,395,708         3,0           Government securities         71,485,762         68,2           Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,7           Right-of-use assets         1,208,394         6           Noncurrent assets held-for-sale  |   |  |  |   |
| ASSETS30 Sep 202331 DeASSETSFrw'000FCash and balances with National Bank of<br>Rwanda12,376,7418,5Deposits and balances due from other banking<br>institutions473,0086Deposits due from financial institutions abroad5,395,7083,0Government securities71,485,76268,2Loans and advances to customers2,236,4894,2Property and equipment1,241,2551,1Right-of-use assets1,334,7421,7Intargible assets1,208,3946Noncurrent assets held-for-sale4Deferred income tax asset653,267Current liabilities106,274,670Due to National Bank of Rwanda51,446Current liabilities1,978,864Current income tax269,641Ease liabilities3,827,708Current income tax269,641Ease liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,532,602Ease liabilities2,0000,000Current income tax20,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000<  | ofit after tax  | 1,597,767  |  | 1,666,294   |
| ASSETS30 Sep 202331 DeASSETSFrw'000FCash and balances with National Bank of<br>Rwanda12,376,7418,5Deposits and balances due from other banking<br>institutions473,0086Deposits due from financial institutions abroad5,395,7083,0Government securities71,485,76268,2Loans and advances to customers2,236,4894,2Property and equipment1,241,2551,1Right-of-use assets1,334,7421,7Intargible assets1,208,3946Noncurrent assets held-for-sale4Deferred income tax asset653,267Current liabilities106,274,670Due to National Bank of Rwanda51,446Current liabilities1,978,864Current income tax269,641Ease liabilities3,827,708Current income tax269,641Ease liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,827,708Current liabilities3,532,602Ease liabilities2,0000,000Current income tax20,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000Current income tax2,2,000,000<  |   |  |  |   |
| ASSETS       Frw'000       F         Cash and balances with National Bank of<br>Rwanda       12,376,741       8,9         Deposits and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       71,485,762       68,2         Loans and advances to customers       72,514,316       68,2         Other assets       2,236,489       4,2         Property and equipment       1,241,255       1,7         Right-of-use assets       1,334,742       1,7         Intangible assets       1,08,394       6         Deferred income tax asset       653,267       5         Current liabilities       106,274,670       87,5         Due to National Bank of Rwanda       51,446       5         Current liabilities       1,979,864       2,7         Current liabilities       1,979,864       2,7         Gurrent liabilities       3,827,708       2,7         Borrowings       35,532,602       45,1         Current income tax       269,641       6         Current income tax       269,641       6         Current income tax       26,533       138,65,32,602  |   | Unau   | Idited   | Restated  |
| Cash and balances with National Bank of<br>Rwanda       12,376,741       8,5         Deposits and balances due from other banking<br>institutions       473,008       6         Deposits due from financial institutions abroad       5,395,708       3,0         Government securities       71,485,762       68,2         Loans and advances to customers       72,514,316       68,2         Other assets       2,236,489       4,2         Property and equipment       1,241,255       1,         Right-of-use assets       1,334,742       1,7         Intangible assets       1,208,394       8         Noncurrent assets held-for-sale       4       4         Deferred income tax asset       653,267       5         Current liabilities       106,274,670       87,46         Due to National Bank of Rwanda       51,446       5         Current liabilities       1,979,864       2,7         Deformed tax       269,641       2         Current liabilities       3,827,708       2,2         Borrowings       3,532,602       45,7         Borrowings       3,532,602       45,7         Borrowings       3,227,708       2,2         Borrowings       3,532,602       45,7      <  | 0570  |  |  | 31 Dec 2022   |
| Rwanda         12,376,741         8,5           Deposits and balances due from other banking<br>institutions         473,008         6           Deposits due from financial institutions abroad         5,395,708         3,0           Government securities         71,485,762         68,2           Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,1           Right-of-use assets         1,334,742         1,1           Intangible assets         1,208,394         8           Noncurrent assets held-for-sale         4         4           Deferred income tax asset         653,267         5           Total assets         106,274,670         87,8           LIABILITIES         106,274,670         87,8           Due to National Bank of Rwanda         51,446         2,4           Customer deposits         1,979,864         2,7           Current liabilities         3,827,708         2,7           Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,7           EQUITY         5         22,409         1,5   | 55615   | Fr   | w'000  | Frw'000   |
| Rwanda       473,008         Deposits and balances due from other banking<br>institutions       473,008         Deposits due from financial institutions abroad       5,395,708       30,         Government securities       71,485,762       68,         Loans and advances to customers       2,236,489       4,         Other assets       2,236,489       4,         Property and equipment       1,241,255       1,         Right-of-use assets       1,334,742       1,         Intangible assets       1,208,394       8         Noncurrent assets held-for-sale       4       4         Deferred income tax asset       653,267       6         Current liabilities       106,274,670       87,446         Due to National Bank of Rwanda       51,446       51,446         Customer deposits       106,274,670       87,62         Deportex tue to financial institutions       89,602       2         Lease liabilities       1,979,864       2,         Current liabilities       3,827,708       2,         Borrowings       35,532,602       45,         Gourd assets       20,000,000       20,         Share capital       20,000,000       20,         Share capital <td< td=""><td>sh and balances with National Bank of</td><td>10.07</td><td>6 741</td><td>8,986,006</td></td<>  | sh and balances with National Bank of   | 10.07  | 6 741  | 8,986,006   |
| institutions         473,008         473,008         6           Deposits due from financial institutions abroad         5,395,708         3,0           Government securities         71,485,762         68,2           Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,7           Right-of-use assets         1,334,742         1,1           Intangible assets         1,208,394         6           Noncurrent assets held-for-sale   |   | 12,010,141   |  | 0,900,000   |
| Deposits due from financial institutions abroad         5,395,708         3,1           Government securities         71,485,762         68,2           Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,1           Right-of-use assets         1,334,742         1,1           Intangible assets         1,208,394         8           Noncurrent assets held-for-sale  |   | 473,008  |  | 682,899   |
| Loans and advances to customers         72,514,316         68,2           Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,           Right-of-use assets         1,334,742         1,           Intangible assets         1,208,394         8           Noncurrent assets held-for-sale         4           Deferred income tax asset         653,267         5           Total assets         168,919,682         158,2           Current liabilities         6         4           Due to National Bank of Rwanda         51,446         5           Customer deposits         106,274,670         87,8           Deposits due to financial institutions         89,602         4           Lease liabilities         1,979,864         2,7           Current liabilities         3,827,708         2,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         5         5           Share capital         20,000,000         20,00,00           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   |   | 5,39   | 5,708  | 3,021,500   |
| Other assets         2,236,489         4,2           Property and equipment         1,241,255         1,7           Right-of-use assets         1,334,742         1,7           Intangible assets         1,208,394         6           Noncurrent assets held-for-sale         4           Deferred income tax asset         653,267         5           Total assets         168,919,682         158,2           LIABILITIES         106,274,670         87,2           Due to National Bank of Rwanda         51,446         5           Customer deposits         106,274,670         87,2           Deposits due to financial institutions         89,602         1           Lease liabilities         1,979,864         2,7           Current income tax         269,641         6           Other liabilities         3,827,708         2,7           Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         5         5           Share premium         871,740         6           Retained earnings/ (Accumulated losses)         22,409         (1,5)  | overnment securities  |  |  |   |
| Property and equipment       1,241,255       1,         Right-of-use assets       1,334,742       1,7         Intangible assets       1,208,394       8         Noncurrent assets held-for-sale       4         Deferred income tax asset       653,267       4         Total assets       168,919,682       158,3         LIABILITIES       1       1         Due to National Bank of Rwanda       51,446       51,446         Customer deposits       106,274,670       87,5         Deposits due to financial institutions       89,602       1         Lease liabilities       1,979,864       2,7         Current liabilities       3,827,708       2,7         Current linome tax       269,641       6         Share capital       20,000,000       20,000         Share capital       20,000,000       20,000         Share premium       871,740       8         Retained earnings/ (Accumulated losses)       22,409       (1,5)   |   |  | 5,70Z  | 68,263,292  |
| Right-of-use assets       1,334,742       1,1         Intangible assets       1,208,394       8         Noncurrent assets held-for-sale       4         Deferred income tax asset       653,267       5         Total assets       168,919,682       158,2         ILABILITIES       168,919,682       158,2         Current liabilities       106,274,670       87,5         Due to National Bank of Rwanda       51,446       5         Customer deposits       106,274,670       87,5         Deposits due to financial institutions       89,602       1         Lease liabilities       1,979,864       2,7         Current income tax       269,641       8         Other liabilities       3,827,708       2,7         Borrowings       35,532,602       45,7         TOTAL LIABILITIES       148,025,533       138,         EQUITY       5       5       5         Share capital       20,000,000       20,0       20,0         Share premium       871,740       8       8         Retained earnings/ (Accumulated losses)       22,409       (1,5)   |   |  | 4,316  | 68,240,577  |
| Intangible assets1,208,3948Noncurrent assets held-for-sale4Deferred income tax asset653,2674Total assets168,919,682158,3Total assets168,919,682158,3LIABILITIES11Due to National Bank of Rwanda51,446Customer deposits106,274,670Borowits due to financial institutions89,602Lease liabilities1,979,864Qurrent liabilities3,827,708Current income tax269,641Share capital20,000,000Share capital20,000,000Share premium871,740Retained earnings/ (Accumulated losses)22,409(1,5)22,409   |   | 2,23   | 4,316<br>6,489   | 68,240,577<br>4,247,262   |
| Noncurrent assets held-for-sale       4         Deferred income tax asset       653,267       5         Total assets       168,919,682       158,2         LIABILITIES       168,919,682       158,2         Current liabilities       106,274,670       87,8         Due to National Bank of Rwanda       51,446       51,446         Customer deposits       106,274,670       87,8         Deposits due to financial institutions       89,602       106,274,670       87,8         Lease liabilities       1,979,864       2,7       2,7         Current income tax       269,641       8       8         Other liabilities       3,827,708       2,7         Borrowings       35,532,602       45,7         Borrowings       35,532,602       45,7         EQUITY       20,000,000       20,0         Share capital       20,000,000       20,0         Share premium       871,740       8         Retained earnings/ (Accumulated losses)       22,409       (1,5)  | operty and equipment  | 2,23<br>1,24   | 4,316<br>6,489<br>1,255  | 68,240,577<br>4,247,262<br>1,163,405  |
| Total assets       168,919,682       158,2         LIABILITIES       Image: Constraint of the system   | operty and equipment ght-of-use assets  | 2,23<br>1,24<br>1,33   | 4,316<br>6,489<br>1,255<br>4,742   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817   |
| LIABILITIES  Current liabilities  Due to National Bank of Rwanda  Customer deposits Deposits due to financial institutions  Lease liabilities  Lease liabilities  Current income tax  Current income tax  Current liabilities  AB27,708  AB | operty and equipment<br>ght-of-use assets<br>angible assets<br>ncurrent assets held-for-sale  | 2,23<br>1,24<br>1,33   | 4,316<br>6,489<br>1,255<br>4,742   | 68,240,577<br>4,247,262<br>1,163,405  |
| LIABILITIES  Current liabilities  Due to National Bank of Rwanda  Customer deposits Deposits due to financial institutions  Lease liabilities  Lease liabilities  Current income tax  Current income tax  Current liabilities  AB27,708  AB | operty and equipment<br>ght-of-use assets<br>angible assets<br>ncurrent assets held-for-sale  | 2,23<br>1,24<br>1,33<br>1,20   | 4,316<br>6,489<br>1,255<br>4,742<br>18,394   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148  |
| Current liabilitiesDue to National Bank of RwandaCustomer depositsCustomer depositsDeposits due to financial institutionsLease liabilitiesCurrent income taxCurrent income taxCorrent income taxCorrent income taxCorrent income taxCurrent income taxCorrent income taxCurrent income tax </td <td>operty and equipment<br/>ght-of-use assets<br/>angible assets<br/>ncurrent assets held-for-sale<br/>ferred income tax asset</td> <td>2,23<br/>1,24<br/>1,33<br/>1,20<br/>65</td> <td>4,316<br/>6,489<br/>1,255<br/>4,742<br/>8,394<br/>3,267</td> <td>68,240,577<br/>4,247,262<br/>1,163,405<br/>1,749,817<br/>888,148<br/>480,000<br/>533,400</td>  | operty and equipment<br>ght-of-use assets<br>angible assets<br>ncurrent assets held-for-sale<br>ferred income tax asset   | 2,23<br>1,24<br>1,33<br>1,20<br>65   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400  |
| Due to National Bank of Rwanda         51,446           Customer deposits         106,274,670         87,6           Deposits due to financial institutions         89,602         106,274,670         87,6           Lease liabilities         1,979,864         2,7         2,7           Current income tax         269,641         48         48           Other liabilities         3,827,708         2,7         53         53,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,9         139,9         13   | operty and equipment<br>ght-of-use assets<br>angible assets<br>ncurrent assets held-for-sale<br>ferred income tax asset   | 2,23<br>1,24<br>1,33<br>1,20<br>65   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000   |
| Due to National Bank of Rwanda         51,446           Customer deposits         106,274,670         87,6           Deposits due to financial institutions         89,602         106,274,670         87,6           Lease liabilities         1,979,864         2,7         2,7           Current income tax         269,641         48         48           Other liabilities         3,827,708         2,7         53         53,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,9         139,9         13   | operty and equipment<br>ght-of-use assets<br>angible assets<br>incurrent assets held-for-sale<br>ferred income tax asset<br>tal assets  | 2,23<br>1,24<br>1,33<br>1,20<br>65   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400  |
| Customer deposits         106,274,670         87,8           Deposits due to financial institutions         89,602         1,979,864         2,7           Lease liabilities         1,979,864         2,7         2,69,641         8           Current income tax         269,641         8         8         2,7           Borrowings         3,827,708         2,7         8         2,7           Borrowings         35,532,602         45,7         4         8           Current income tax         20,000,000         20,0         4         8           Share capital         20,000,000         20,0         20,0         20,0         20,0           Share premium         871,740         8         8         8         1,5         1   | operty and equipment     ght-of-use assets       angible assets     angible assets       incurrent assets held-for-sale     ght-of-sale       ferred income tax asset     assets  | 2,23<br>1,24<br>1,33<br>1,20<br>65   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400  |
| Deposits due to financial institutions         89,602           Lease liabilities         1,979,864         2,7           Current income tax         269,641         8           Other liabilities         3,827,708         2,7           Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         20,000,000         20,0           Share capital         20,000,000         20,0           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   | operty and equipment  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91   | 4,316<br>6,489<br>1,255<br>4,742<br>18,394<br>3,267<br>9,682<br>9,682  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br><b>158,256,306</b>  |
| Lease liabilities         1,979,864         2,7           Current income tax         269,641         8           Other liabilities         3,827,708         2,7           Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         20,000,000         20,0           Share capital         20,000,000         20,0           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   | operty and equipment  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br><b>168,91</b>  | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>53,267<br>9,682<br>9,682<br>51,446  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689   |
| Other liabilities         3,827,708         2,7           Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         20,000,000         20,0           Share capital         20,000,000         20,0           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)  | operty and equipment     ght-of-use assets       angible assets     incurrent assets held-for-sale       incurrent income tax asset     incurrent       tal assets     incurrent income tax asset       tal assets     incurrent income tax asset       urrent liabilities     incurrent income tax asset       istomer deposits     incurrent income tax asset   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br><b>168,91</b><br>5<br>106,27   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>1,446<br>4,670   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925   |
| Borrowings         35,532,602         45,7           TOTAL LIABILITIES         148,025,533         138,           EQUITY         20,000,000         20,0           Share capital         20,000,000         20,0           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)  | operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         iferred income tax asset         tal assets         ABILITIES         urrent liabilities         te to National Bank of Rwanda         stomer deposits         posits due to financial institutions  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br><b>168,91</b><br><b>168,91</b><br>5<br>106,27<br>8   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>51,446<br>4,670<br>9,602   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689   |
| TOTAL LIABILITIES         148,025,533         138,           EQUITY         EQUITY         20,000,000         20,0           Share capital         20,000,000         20,0         20,000,000         20,0           Share premium         871,740         8         8         8         14 <t< td=""><td>operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         iferred income tax asset         tal assets         ABILITIES         urrent liabilities         ie to National Bank of Rwanda         istomer deposits         posits due to financial institutions         ase liabilities         urrent income tax</td><td>2,23<br/>1,24<br/>1,33<br/>1,20<br/>65<br/>168,91<br/>168,91<br/>5<br/>106,27<br/>8<br/>1,97<br/>26</td><td>4,316<br/>6,489<br/>1,255<br/>4,742<br/>18,394<br/>3,267<br/>9,682<br/>9,682<br/>51,446<br/>4,670<br/>19,602<br/>9,864<br/>9,641</td><td>68,240,577<br/>4,247,262<br/>1,163,405<br/>1,749,817<br/>888,148<br/>480,000<br/>533,400<br/>158,256,306<br/>49,689<br/>87,876,925<br/>80,828<br/>2,150,428<br/>898,213</td></t<>   | operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         iferred income tax asset         tal assets         ABILITIES         urrent liabilities         ie to National Bank of Rwanda         istomer deposits         posits due to financial institutions         ase liabilities         urrent income tax   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>5<br>106,27<br>8<br>1,97<br>26   | 4,316<br>6,489<br>1,255<br>4,742<br>18,394<br>3,267<br>9,682<br>9,682<br>51,446<br>4,670<br>19,602<br>9,864<br>9,641   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213   |
| EQUITY         Share capital       20,000,000       20,0         Share premium       871,740       8         Retained earnings/ (Accumulated losses)       22,409       (1,5)  | operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         iferred income tax asset         tal assets         ABILITIES         urrent liabilities         ie to National Bank of Rwanda         istomer deposits         posits due to financial institutions         ase liabilities         irrent income tax         her liabilities   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>5<br>106,27<br>8<br>106,27<br>8<br>106,27<br>26<br>3,82  | 4,316<br>6,489<br>1,255<br>44,742<br>18,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,864<br>9,864<br>9,641<br>27,708  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710  |
| EQUITY         Share capital       20,000,000       20,0         Share premium       871,740       8         Retained earnings/ (Accumulated losses)       22,409       (1,5)  | operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         iferred income tax asset         tal assets         ABILITIES         urrent liabilities         ie to National Bank of Rwanda         istomer deposits         posits due to financial institutions         ase liabilities         irrent income tax         her liabilities   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>5<br>106,27<br>8<br>106,27<br>8<br>106,27<br>26<br>3,82  | 4,316<br>6,489<br>1,255<br>44,742<br>18,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,864<br>9,864<br>9,641<br>27,708  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213   |
| Share capital         20,000,000         20,0           Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     ABILITIES     urrent liabilities   te to National Bank of Rwanda   istomer deposits   posits due to financial institutions   ase liabilities   irrent income tax   her liabilities   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>5<br>106,27<br>8<br>106,27<br>8<br>106,27<br>26<br>3,82<br>35,53   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,641<br>2,708<br>2,602<br>9,602   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131  |
| Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     ABILITIES     urrent liabilities   te to National Bank of Rwanda   istomer deposits   posits due to financial institutions   ase liabilities   irrent income tax   her liabilities   | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>5<br>106,27<br>8<br>106,27<br>8<br>106,27<br>26<br>3,82<br>35,53   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,641<br>2,708<br>2,602<br>9,602   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710  |
| Share premium         871,740         8           Retained earnings/ (Accumulated losses)         22,409         (1,5)   | operty and equipment         ght-of-use assets         angible assets         incurrent assets held-for-sale         ferred income tax asset         tal assets         ABILITIES         urrent liabilities         te to National Bank of Rwanda         istomer deposits         uposits due to financial institutions         ase liabilities         rrrent income tax         her liabilities         rrowings  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>106,27<br>8<br>106,27<br>8<br>106,27<br>8<br>1,97<br>26<br>3,82<br>35,53   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,641<br>2,708<br>2,602<br>9,602   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131  |
| Retained earnings/ (Accumulated losses) 22,409 (1,5  | apperty and equipment   ght-of-use assets   angible assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     ABILITIES   urrent liabilities   te to National Bank of Rwanda   istomer deposits   posits due to financial institutions   ase liabilities   rrowings     DTAL LIABILITIES     DUITY  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>168,91</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b><br><b>169,1</b> | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,602<br>9,864<br>9,602<br>9,864<br>9,602<br>9,864<br>27,708<br>52,503<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924   |
|  | apperty and equipment   ght-of-use assets   angible assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     tal assets     ABILITIES   urrent liabilities   te to National Bank of Rwanda   istomer deposits   poposits due to financial institutions   ase liabilities   rrent income tax   her liabilities   rrowings     DTAL LIABILITIES   are capital  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91   | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,641<br>27,708<br>9,664<br>9,641<br>27,708<br>32,602<br>9,864<br>9,641<br>27,708<br>32,602<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,964<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,662<br>9,864<br>9,602<br>9,602<br>9,864<br>9,602<br>9,864<br>9,602<br>9,864<br>9,602<br>9,864<br>9,602<br>9,864<br>9,602<br>9,602<br>9,864<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,602<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,702<br>9,70 | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924<br>20,000,000                           |
| Total equity 20,894,149 19,2   | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     tal assets     aBILITIES   urrent liabilities   te to National Bank of Rwanda   istomer deposits   posits due to financial institutions   ase liabilities   irrent income tax   her liabilities   rrowings     DTAL LIABILITIES   are capital   are premium  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91   | 4,316<br>6,489<br>1,255<br>44,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,684<br>9,641<br>7,708<br>9,641<br>7,708<br>9,641<br>25,533<br>0,000<br>1,740  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924   |
|  | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     tal assets     assets </td <td>2,23<br/>1,24<br/>1,33<br/>1,20<br/>65<br/>168,91<br/>168,91<br/>106,27<br/>8<br/>106,27<br/>20,00<br/>20,00<br/>87<br/>21<br/>22,00<br/>148,0<br/>20,00<br/>87<br/>21<br/>20,00<br/>87<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21</td> <td>4,316<br/>6,489<br/>1,255<br/>4,742<br/>8,394<br/>3,267<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,864<br/>9,7708<br/>9,662<br/>9,864<br/>9,7708<br/>22,602<br/>9,864<br/>9,7708<br/>22,5533<br/>0,000<br/>1,740<br/>22,409</td> <td>68,240,577<br/>4,247,262<br/>1,163,405<br/>1,749,817<br/>888,148<br/>480,000<br/>533,400<br/>158,256,306<br/>49,689<br/>87,876,925<br/>80,828<br/>2,150,428<br/>898,213<br/>2,151,710<br/>45,752,131<br/>138,959,924<br/>20,000,000<br/>871,740<br/>(1,575,358)</td>  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>106,27<br>8<br>106,27<br>20,00<br>20,00<br>87<br>21<br>22,00<br>148,0<br>20,00<br>87<br>21<br>20,00<br>87<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21  | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,864<br>9,7708<br>9,662<br>9,864<br>9,7708<br>22,602<br>9,864<br>9,7708<br>22,5533<br>0,000<br>1,740<br>22,409  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924<br>20,000,000<br>871,740<br>(1,575,358) |
| TOTAL LIABILITIES AND EQUITY 168,919,682 158,2   | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     tal assets     assets </td <td>2,23<br/>1,24<br/>1,33<br/>1,20<br/>65<br/>168,91<br/>168,91<br/>106,27<br/>8<br/>106,27<br/>20,00<br/>20,00<br/>87<br/>21<br/>22,00<br/>148,0<br/>20,00<br/>87<br/>21<br/>20,00<br/>87<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21<br/>21</td> <td>4,316<br/>6,489<br/>1,255<br/>4,742<br/>8,394<br/>3,267<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,864<br/>9,7708<br/>9,662<br/>9,864<br/>9,7708<br/>22,602<br/>9,864<br/>9,7708<br/>22,5533<br/>0,000<br/>1,740<br/>22,409</td> <td>68,240,577<br/>4,247,262<br/>1,163,405<br/>1,749,817<br/>888,148<br/>480,000<br/>533,400<br/>158,256,306<br/>49,689<br/>87,876,925<br/>80,828<br/>2,150,428<br/>898,213<br/>2,151,710<br/>45,752,131<br/>138,959,924<br/>20,000,000<br/>871,740</td>  | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>106,27<br>8<br>106,27<br>20,00<br>20,00<br>87<br>21<br>22,00<br>148,0<br>20,00<br>87<br>21<br>20,00<br>87<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21<br>21  | 4,316<br>6,489<br>1,255<br>4,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,864<br>9,7708<br>9,662<br>9,864<br>9,7708<br>22,602<br>9,864<br>9,7708<br>22,5533<br>0,000<br>1,740<br>22,409  | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924<br>20,000,000<br>871,740                |
|  | apperty and equipment   ght-of-use assets   angible assets   incurrent assets held-for-sale   ferred income tax asset     tal assets     tal assets     assets </td <td>2,23<br/>1,24<br/>1,33<br/>1,20<br/>65<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>168,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91<br/>169,91</td> <td>4,316<br/>6,489<br/>1,255<br/>44,742<br/>8,394<br/>3,267<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,682<br/>9,864<br/>9,602<br/>9,864<br/>22,5533<br/>00,000<br/>1,740<br/>22,409<br/>9,4149</td> <td>68,240,577<br/>4,247,262<br/>1,163,405<br/>1,749,817<br/>888,148<br/>480,000<br/>533,400<br/>158,256,306<br/>49,689<br/>87,876,925<br/>80,828<br/>2,150,428<br/>898,213<br/>2,151,710<br/>45,752,131<br/>138,959,924<br/>20,000,000<br/>871,740<br/>(1,575,358)</td> | 2,23<br>1,24<br>1,33<br>1,20<br>65<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>168,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91<br>169,91   | 4,316<br>6,489<br>1,255<br>44,742<br>8,394<br>3,267<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,682<br>9,864<br>9,602<br>9,864<br>22,5533<br>00,000<br>1,740<br>22,409<br>9,4149   | 68,240,577<br>4,247,262<br>1,163,405<br>1,749,817<br>888,148<br>480,000<br>533,400<br>158,256,306<br>49,689<br>87,876,925<br>80,828<br>2,150,428<br>898,213<br>2,151,710<br>45,752,131<br>138,959,924<br>20,000,000<br>871,740<br>(1,575,358) |



|  |                             | 30 Sep 2023                               | 30 Sep 2022                      |
|--|-----------------------------|---|----------------------------------|
| Item   |                             | Amount/ratio/number                       | Amount/ratio/                    |
| I. CAPITAL STRENGTH  |                             |   | number                           |
| 1. Core capital (Tier 1)   |                             | 19,685,755                                | 18,199,210                       |
| 2. Supplementary capital (Tier 2)<br>3. Total capital  |                             | 1,331,559<br>21,017,314                   | 1,742,102<br>19,941,311          |
|  |                             | 93,609,603                                | 85,763,041                       |
| <ol> <li>Total risk weighted assets</li> <li>Core capital/ Total risk weighted assets ratio (Tier 1 ratio)</li> </ol>  |                             | 21.03%                                    | 21.22%                           |
| 6. Tier 2 ratio  |                             | 1.42%                                     | 2.03%                            |
| 7. Total capital/total risk weighted assets ratio  |                             | 22.45%<br>11.12%                          | 23.25%<br>10.92%                 |
| 8. Leverage ratio  |                             | 11.1270                                   | 10.92%                           |
| <ol> <li>Total gross credit risk exposures: after accounting<br/>without taking into account credit risk mitigation;</li> <li>Average gross credit exposures, broken down by n<br/>credit exposure:         <ul> <li>a) loans, commitments, and other non-derivative off-br</li> </ul> </li> </ol> | najor types of              | <b>151,629,288</b><br>80,143,526          | <b>144,470,939</b><br>81,717,392 |
| exposures;<br>b) debt securities;  |                             | 71,485,762                                | 62,753,547                       |
| c) OTC derivatives   |                             |   |                                  |
|  |                             | 151,629,288                               | 144,470,939                      |
|  | Geographic                  | Total avpagura (Enu' 000')                |                                  |
|  | distribution<br>Kigali City | Total exposure (Frw' 000')<br>135,511,173 | 130,900,261                      |
|  | Muhanga                     | 1,401,098                                 | 1,076,051                        |
| 3. Regional or geographic distribution/ types of credit  | Huye                        | 2,948,226                                 | 2,263,991                        |
| exposure   | Rusizi                      | 5,903,004                                 | 5,128,353                        |
|  | Rubavu<br>Musanze           | 2,707,869<br>2,083,977                    | 2,445,907<br>1,841,084           |
|  | Kayonza                     | 1,073,941                                 | 815,292                          |
|  | Ruyonzu                     | 151,629,288                               | 144,470,939                      |
|  | Sector                      |   |                                  |
|  | distribution                | Total exposure (Frw' 000')                |                                  |
|  | a) Government               | 71,485,762                                | 62,753,547                       |
|  | b) Financial;               |   | -                                |
| 4. Sector distribution of exposures, broken down by  | c)<br>Manufacturing;        | -   | 259,442                          |
| major types of credit exposure and aggregated in the following areas:  | d)<br>Infrastructure        |   | 200,112                          |
|  | and<br>construction;        | 1,402,501                                 | 2,372,359                        |
|  | e) Services                 |   | 2,372,339                        |
|  | and commerce.               | 33,289,755                                | 27,819,528                       |
|  | f) Others                   | 45,451,270                                | 51,266,063                       |
| 5. Off- balance sheet items  | Total                       | <b>151,629,288</b><br>2,288,400           | 144,470,939<br>13,271,553        |
| 6. Non-performing loans indicators   |                             | 2,200,400                                 | 15,271,555                       |
| a) Non-performing loans (NPL)  |                             | 5,722,958                                 | 5,505,366                        |
| b) NPL ratio   |                             | 7.35%                                     | 8.04%                            |
| 7. Related parties   |                             | 100.044                                   | 404 500                          |
| a) Loans to directors, shareholders, and subsidiaries<br>b) Loan to employees  |                             | 123,044<br>1,559,170                      | 424,588<br>1,342,978             |
| 8. Restructured loans as at 30 September 2023  |                             | 1,000,110                                 | 1,012,010                        |
| a) No. of borrowers  |                             | 105                                       | 187                              |
| b) Amount outstanding (Frw '000)   |                             | 3,461,206                                 | 4,453,553                        |
| c) Provision thereon (Frw '000) (regulatory):<br>d) Provision IFRS P (Frw '000)  |                             | 215,112<br>497,416                        | 60,719<br>345,507                |
| e) Restructured loans as % of gross loans  |                             | 497,410                                   | 6.5%                             |
| III. LIQUIDITY RISK  |                             | -   |                                  |
| a) Liquidity Coverage Ratio (LCR)  |                             | 179.26%                                   | 132.83%                          |
| <ul> <li>b) Net Stable Funding Ratio (NSFR)</li> <li>IV. OPERATIONAL RISK</li> </ul>   |                             | 216.19%                                   | 371.82%                          |
| Number and types of frauds and their corresponding and   | mount                       |   |                                  |
| Туре   | Number                      | Amount (Frw '000')                        |                                  |
| V. MARKET RISK   | -                           | -   | -                                |
| 1. Interest rate risk  |                             |   |                                  |
| 2. Equity position risk  |                             | -   |                                  |
| 3. Foreign exchange risk   |                             | 383,433                                   | 361,174                          |
| VI. COUNTRY RISK 1. Credit exposures abroad  |                             | 47 404                                    | 11 070 070                       |
| 2. Other assets held abroad  |                             | 17,184<br>5,395,708                       | <u>11,279,373</u><br>2,072,488   |
| 3. Liabilities to abroad   |                             | 89,602                                    | 78,638                           |
| VII. MANAGEMENT AND BOARD COMPOSITION  |                             |   |                                  |
| Number of Board members     Number of independent directors  |                             | 6   | 6                                |
| Number of independent directors     Number of non-independent directors  |                             | 2   | 4                                |
| 4. Number of female directors  |                             | 1   | 1                                |
| 5. Number of male directors  |                             | 5   | 5                                |
| 6. Number of Senior Managers   |                             | 12  | 16                               |
| Number of female senior managers     Number of male senior managers  |                             | 4   | 4                                |
|  |                             |   |                                  |

## EXPLANATORY NOTES TO FINANCIALS

## 1. Interest and similar income

Increase in interest income is consecutive to increase in loans portfolio as well as Government securities by 10.4% and 13.9% respectively.

**2. Operating expenses** Operating expenses grew in the same line with bank's growth.

## 3. Commission income

The increase in fees and commissions income is linked to growth in business volume.

4. Customer deposit

The mobilisation of corporate clients allowed the bank to increase its customers' deposits.