

SSSTATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026
REVIEWED BY EXTERNAL AUDITOR (FIGURES IN FRW '000)

	30/06/2026	30/06/2025
Interest income calculated using the effective interest method	59,658,362	43,561,083
Other interest and similar income	899,042	370,206
Interest expense calculated using the effective interest method	(18,740,647)	(12,572,822)
Other interest and similar expense	(2,571,670)	(1,322,235)
Net interest income	39,245,087	30,036,232
Fees and commission income	5,761,007	4,317,823
Fees and commission expense	(3,540,454)	(2,388,525)
Net fees and commission income	2,220,553	1,929,298
Net trading income	3,108,288	5,836,261
Realized gains on disposal of financial assets-FVOCI	-	806,107
Other operating income	10,394,378	921,691
Net operating income before change in expected credit losses and other credit impairment charges	54,968,306	39,529,589
Net Impairment charge on loans and advances to customers	(4,982,952)	2,594,850
General Provision	-	(7,094,850)
Impairment on other Financial Assets	(900,000)	-
Net operating income	49,085,354	35,029,589
Employee benefits	(10,864,040)	(8,216,691)
Other operating expenses	(8,234,887)	(7,097,346)
Depreciation and amortization	(2,439,261)	(2,407,656)
Total operating expenses	(21,538,188)	(17,721,693)
Profit before income tax	27,547,166	17,307,896
Income tax expense	(8,724,450)	(5,711,606)
Profit for the period	18,822,716	11,596,290
Other comprehensive income		
Items that are or may be reclassified to profit or loss		
Fair Value through the Other Comprehensive Income (FVOCI)	984,900	1,486,347
Deferred tax – FVOCI	(275,771)	(416,177)
Reclassification Adjustment on disposal of FVOCI assets		(580,397)
Total other comprehensive income for the period	709,129	489,773
Total comprehensive income for the period	19,531,845	12,086,063

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026
REVIEWED BY EXTERNAL AUDITOR (FIGURES IN FRW '000)

ASSETS	30/06/2026	31/12/2025 (AUDITED)
Cash and balances with National Bank of Rwanda	98,585,710	84,280,625
Due from Banks	164,002,622	139,107,444
Due from group companies	12,687,056	2,215,338
Financial assets at fair value through other comprehensive income	108,236,485	91,946,511
Financial assets at fair value through profit or loss	-	1,535,092
Debt securities at amortised cost	255,892,921	221,337,382
Loans and advances to customers	638,439,213	487,979,579
Other assets	15,773,346	12,099,265
Intangible assets	3,329,463	3,403,461
Property and equipment and right of use assets	31,482,120	31,094,882
Investment Property	15,886,846	15,886,846
TOTAL ASSETS	1,344,315,782	1,090,886,425
LIABILITIES	30/06/2026	31/12/2025 (AUDITED)
Deposits from banks and other financial Institutions	238,685,554	165,130,831
Deposits from customers	881,055,262	732,915,207
Current income tax	5,202,258	4,017,257
Other liabilities	26,963,564	20,590,433
Financial assets at fair value through profit or loss	405,419	-
Due to group companies	5,430,923	2,704,023
Deferred income tax	4,040,340	3,517,231
Long term debt	36,191,480	40,332,578
Subordinated Debt	10,339,045	-
TOTAL LIABILITIES	1,208,313,845	969,207,560
EQUITY	30/06/2026	31/12/2025 (AUDITED)
Share capital	15,150,000	15,150,000
Share premium	6,249,832	6,249,832
Retained earnings	105,084,607	91,470,664
Revaluation reserve	8,095,554	8,095,554
Fair value through OCI reserve	1,421,944	712,815
TOTAL EQUITY	136,001,937	121,678,865
TOTAL LIABILITIES AND EQUITY	1,344,315,782	1,090,886,425
OFF BALANCE SHEET ITEMS	30/06/2026	31/12/2025 (AUDITED)
Acceptances and Letters of Credit Issued	52,969,891	56,752,995
Guarantees commitments given	67,263,579	59,470,079

OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2026
REVIEWED BY EXTERNAL AUDITOR (FIGURES IN FRW '000)

	30/06/2026	31/12/2025 (AUDITED)
I. Capital Strength		
a. Core Capital (Tier 1)	116,097,810	105,924,045
b. Supplementary Capital (Tier 2)	21,036,090	9,611,300
c. Total Capital	137,133,900	115,535,346
d. Total Risk weighted assets	760,024,526	617,721,378
e. Core Capital/Total risk weighted assets ratio %	15.28	17.15
f. Tier 2 ratio %	2.77	1.56
g. Total Capital/Total risk weighted assets ratio %	18.04	18.70
h. Leverage Ratio %	8.56	9.06
II. Credit Risk		
1. Total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation	776,756,904	623,260,566
2. Average gross credit exposures, broken down by major types of credit exposure:		
a) loans, commitments and other non-derivative off-balance sheet exposures :	776,756,904	623,260,566
b) debt securities:	364,147,783	313,283,893
c) OTC derivatives :	(405,419)	1,535,092
3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure:		
Northern	14,535,032	18,773,527
Southern	17,770,458	14,696,126
Eastern	8,881,289	8,522,859
Western	15,285,111	13,250,387
Kigali City	720,285,014	568,017,667
4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:		
a) Government;	94,443,405	34,928,889
b) financial;	471,880	6,422,892
c) manufacturing;	72,712,666	63,679,718
d) infrastructure and construction;	167,149,843	128,658,896
e) services and commerce.	337,435,014	299,140,885
f) others	104,544,095	90,429,287
5. Off Balance sheet items	120,233,470	116,223,074
6. Non-Performing Loans		
(a) Non performing Loans	11,520,624	11,438,912
(b) NPL Ratio %	1.48	1.84
7. Related Parties		
a. Loans to Directors, shareholders and subsidiaries	517,048	609,970
b. Loans to Employees	15,036,009	13,780,826

	30/06/2026	31/12/2025 (AUDITED)		
8. Restructured loans				
a. No. of borrowers	313	410		
b. Amount outstanding (Frw '000)	7,337,852	10,368,203		
c. Provision thereon (Frw '000) (regulatory):	311,029	1,198,988		
d. Restructured loans as % of gross loans %	0.9	1.7		
III. Liquidity				
a. Liquidity Coverage ratio (LCR) %	394	599		
b. Net Stable Funding ratio (NSFR) %	159	160		
IV. Operational Risk				
Number and types of frauds and their corresponding amount				
Type	N°	Amount FRW'000	N°	Amount FRW'000
External - Use of forged payment order	-	-	-	-
Internal - Use of forged payment order	-	-	1	7,200
Internal - Theft	1	370	1	15,625
Hybrid (Internal&External)-Use of forged loan request documents	-	-	-	-
V. Market Risk				
1. Interest rate risk		3,109,176		2,644,988
2. Equity position risk		-		-
3. Foreign exchange risk		1,265,359		841,686
VI. Country Risk				
1. Credit exposures abroad		320,174,286		260,224,010
2. Other assets held abroad		-		-
3. Liabilities to abroad		10,365,557		13,718,637
VII. Management and Board Composition				
a. Number of Board members		9		10
b. Number of independent directors		6		7
c. Number of non-independent directors		3		3
d. Number of female directors		3		3
e. Number of male directors		6		7
f. Number of Senior Managers		12		12
g. Number of female senior managers		5		5
h. Number of male senior managers		7		7

EXPLANATORY NOTES TO THE FINANCIALS

Total assets increased by 18.2% to RWF 1.3 trillion as of June 2026, up from RWF 1.1 trillion at December 2025, driven by continued expansion of both new and existing customer relationships.

Net loans and advances grew by 31% year to date, supported by the rollout of tailored customer value propositions across business segments, with the branch network playing a significant role in loan origination.

Total deposits increased by 25% compared to December 2025, reflecting deeper customer engagement and continued expansion of the Bank's customer base.

Net operating income rose by 40% year on year, primarily driven by growth in net interest income and gains realised from the sale of assets held for sale.

Operating expenses increased by 22% compared to June 2025, in line with business expansion initiatives, investments in human capital, and ongoing technology enhancements aimed at improving the customer experience.

Profit before tax grew by 59% compared to June 2025, reflecting the successful and consistent execution of the Bank's strategic priorities.

The Bank maintained strong prudential ratios, with Tier I and Total Capital Adequacy Ratios of 15.28% and 18.04%, respectively, and a Liquidity Coverage Ratio of 394%."


Benjamin Mutimura
Managing Director:


Anita Umulisa
Chairperson of Board Audit committee

KARAME



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