STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2026

(UNAUDITED) (FIGURES IN FRW '000)

ASSETS	30/09/2026	31/12/2025 (Audited)
Cash and balances with National Bank of Rwanda	135,638,768	84,280,625
Due from Banks	211,820,183	139,107,444
Due from group companies	23,566,211	2,215,338
Financial assets at fair value through other comprehensive income	112,877,694	91,946,511
Financial assets at fair value through profit or loss	-	1,535,092
Debt securities at amortised cost	328,662,580	221,337,382
Loans and advances to customers	670,341,778	487,979,579
Other assets	29,787,317	12,099,265
Intangible assets	3,633,425	3,403,461
Property and equipment and right of use assets	32,467,065	31,094,882
Investment Property	15,886,846	15,886,846
TOTAL ASSETS	**1,564,681,867**	**1,090,886,425**
LIABILITIES	**30/09/2026**	**31/12/2025 (Audited)**
Deposits from banks and other financial Institutions	173,740,117	165,130,831
Deposits from customers	1,153,367,490	732,915,207
Current income tax	4,115,373	4,017,257
Other liabilities	29,123,381	20,590,433
Financial assets at fair value through profit or loss	1,517,874	-
Due to group companies	-	2,704,023
Deferred income tax	3,941,192	3,517,231
Long term debt	31,330,801	40,332,578
Subordinated Debt	25,005,563	-
TOTAL LIABILITIES	**1,422,141,791**	**969,207,560**
EQUITY	**31,330,801**	**40,332,578**
Share capital	15,150,000	15,150,000
Share premium	6,249,832	6,249,832
Retained earnings	111,877,698	91,470,664
Revaluation reserve	8,095,554	8,095,554
Fair value through OCI reserve	1,166,992	712,815
Total equity	**142,540,076**	**121,678,865**
TOTAL LIABILITIES AND EQUITY	**1,564,681,867**	**1,090,886,425**

OFF-BALANCE SHEET ITEMS	30/09/2026	31/12/2025 (Audited)
Acceptances and Letters of Credit Issued	141,758,209	56,752,995
Guarantees commitments given	56,644,527	59,470,079

Benjamin Mutimura
Managing Director
Date: 12th November 2026

Anita Umulisa
Chairperson of the Board Audit committee
Date: 12th November 2026

STATEMENT OF COMPREHENSIVE INCOME FOR THE FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

(UNAUDITED) (FIGURES IN FRW '000)

	30/09/2026	30/09/2025
Interest income calculated using the effective interest method	93,046,662	69,044,168
Other interest and similar income	1,468,433	495,562
Interest expense calculated using the effective interest method	(29,392,335)	(19,288,323)
Other interest and similar expense	(4,068,545)	(1,763,871)
Net interest income	**61,054,215**	**48,487,536**
Fee and commission income	9,515,179	6,745,463
Fee and commission expense	(5,529,887)	(3,999,341)
Net fees and commission income	**3,985,292**	**2,746,122**
Net trading income	4,775,216	7,415,055
Realized gains on disposal of financial assets-FVOCI	-	881,404
Other operating income	10,869,402	1,300,021
Net operating income before change in expected credit losses and other credit impairment charges	**80,684,125**	**60,830,138**
Net Impairment charge on loans and advances to customers	(7,532,952)	344,767
Impairment losses on non-current asset held for sale	-	(7,094,767)
General provision	(1,350,000)	-
Net operating income	**71,801,173**	**54,080,138**
Employee benefits	(16,847,219)	(13,095,410)
Other operating expenses	(13,546,117)	(10,758,541)
Depreciation and amortization	(3,721,728)	(3,646,878)
Total operating expenses	**(34,115,064)**	**(27,500,829)**
Profit before income tax	**37,686,109**	**26,579,309**
Income tax expense	(12,070,301)	(8,771,172)
Profit for period	**25,615,808**	**17,808,137**
Other comprehensive income		
Items that are or may be reclassified to profit or loss:		
Fair Value through the Other Comprehensive Income (FVOCI)	630,797	1,566,406
Deferred tax – FVOCI	(176,620)	(438,594)
Reclassification Adjustment on disposal of FVOCI assets		(580,397)
	454,177	**547,415**
Total other comprehensive income for the period	**454,177**	**547,415**
Total comprehensive income for the period	**26,069,985**	**18,355,552**

OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

(UNAUDITED) (FIGURES IN FRW '000 / RATIO / NUMBER)

I. Capital Strength	30/09/2026	31/12/2025 (AUDITED)
a. Core Capital (Tier 1)	119,197,897	105,924,045
b. Supplementary Capital (Tier 2)	36,945,402	9,611,300
c. Total Capital	156,143,299	115,535,346
d. Total Risk weighted assets	832,769,520	617,721,378
e. Core Capital / Total risk weighted assets ratio	14.31%	17.15%
f. Tier 2 ratio	4.44%	1.56%
g. Total Capital / Total risk weighted assets ratio	18.75%	18.70%
h. Leverage Ratio	7.77%	9.06%

II. Credit Risk	30/09/2026	31/12/2025 (AUDITED)
1. Total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation	**889,113,606**	**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 :	889,113,606	623,260,566
b) debt securities:	441,558,651	313,283,893
c) OTC derivatives :	(1,517,874)	1,535,092
3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure:		
Northern	16,252,670	18,773,527
Southern	19,058,416	14,696,126
Eastern	10,740,351	8,522,859
Western	16,925,168	13,250,387
Kigali City	826,137,002	568,017,667
4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:		
a) Government;	87,818,391	34,928,889
b) financial;	954,051	6,422,892
c) manufacturing;	55,005,918	63,679,718
d) infrastructure and construction;	151,746,197	128,658,896
e) services and commerce.	288,346,650	299,140,885
f) others	106,839,663	90,429,287
5. Off Balance sheet items	**198,402,736**	**116,223,074**
6. Non-Performing Loans		
(a) Non performing Loans	13,994,725	11,438,912
(b) NPL Ratio	1.57%	1.84%
7. Related Parties		
a. Loans to Directors, shareholders and subsidiaries	753,285	609,970
b. Loans to Employees	15,724,442	13,780,826

	30/09/2026	31/12/2025 (AUDITED)
8. Restructured loans		
a. No. of borrowers	296	410
b. Amount outstanding (Frw '000)	6,856,905	10,368,203
c. Provision thereon (Frw '000) (regulatory):	208,807	1,198,988
d. Restructured loans as % of gross loans	0.8%	1.7%

III. Liquidity	30/09/2026	31/12/2025 (AUDITED)
a. Liquidity Coverage ratio (LCR)	271%	599%
b. Net Stable Funding ratio (NSFR)	172%	160%

IV. Operational Risk	30/09/2026		31/12/2025 (AUDITED)	
Number and types of frauds and their corresponding amount				
Type	**No**	**Amount Frw000**	**No**	**Amount Frw000**
External - Use of forged payment order	1	4,650	-	-
Internal - Use of forged payment order	-	-	1	7,200
Internal - Theft	2	1,470	1	15,625
Hybrid (Internal&External)-Use of forged loan request documents	-	-	-	-

V. Market Risk	30/09/2026	31/12/2025 (AUDITED)
1. Interest rate risk	3,233,055	2,644,988
2. Equity position risk	-	-
3. Foreign exchange risk	1,534,439	841,686

VI. Country Risk	30/09/2026	31/12/2025 (AUDITED)
1. Credit exposures abroad	417,034,364	260,224,010
2. Other assets held abroad	-	-
3. Liabilities to abroad	6,699,886	13,718,637

VII. Management and Board Composition	30/09/2026	31/12/2025 (AUDITED)
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



Benjamin Mutimura
Managing Director
Date: 12th November 2026



Anita Umulisa
Chairperson of the Board Audit committee
Date: 12th November 2026

EXPLANATORY NOTES TO THE FINANCIALS

The Bank recorded strong and balanced growth across its key performance indicators, with total assets reaching RWF 1.56 trillion, driven by robust loan growth and sustained deposit mobilization.

Net loans and advances grew by 37% year-to-date, reflecting successful execution of tailored customer value propositions and strong contribution from the branch network in originating quality assets.

Customer deposits increased by 48% compared to December 2025, demonstrating enhanced customer confidence in the Bank, deeper client relationships, and continued expansion of the customer base.

Net operating income rose by 33% year-on-year, primarily driven by growth in net interest income and gains realized from the disposal of non-current assets held for sale.

"Operating expenses increased by 24% compared to September 2025, reflecting targeted investments in business expansion, talent development, and technology initiatives aimed at strengthening operational efficiency and enhancing customer experience."

As a result, profit before tax grew by 42% compared to September 2025, highlighting the strength of the Bank's business model and effective execution of its strategic priorities.

The Bank maintained a strong capital and liquidity position throughout the period, with Tier I and Total Capital Adequacy Ratios of 14.31% and 18.75%, respectively, and a Liquidity Coverage Ratio of 271%, all comfortably above regulatory requirements.

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