

AUDITED FINANCIAL STATEMENT 2025



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31st DECEMBER 2025**

	Dec-25 FRW	Dec-24 FRW
FINANCIAL INCOME	979,261,950	986,966,240
FINANCIAL EXPENSES	(158,426,000)	(145,013,419)
NET FINANCIAL INCOME	820,835,950	841,952,821
NET PROVISIONS FOR THE YEAR	(70,642,027)	(4,236,859)
NET OPERATING INCOME	750,193,923	837,715,962
ADMINISTRATIVE COSTS	(499,350,571)	(433,005,383)
NET PROFIT FROM OPERATIONS	250,843,352	404,710,579
NET PROFIT BEFORE TAXES	250,843,352	404,710,579
INCOME TAX	(71,176,290)	(115,212,302)
NET PROFIT TRANSFERRED TO RESERVES	179,667,062	289,498,277

STATEMENT OF FINANCIAL POSITION 31st DECEMBER 2025

	Dec-25	Dec-24
ASSETS		
Cash and Cash equivalent	1,759,415,046	1,400,195,210
PPE	397,779,225	410,137,932
Net Loans and advances	2,818,796,492	2,642,335,904
Receivables	192,305,561	29,110,263
Total assets	5,168,296,324	4,481,779,309
LIABILITIES, EQUITY AND RESERVES		
Liabilities	3,383,755,768	3,003,941,206
Equity	1,784,540,556	1,477,838,103
Total equity and liabilities	5,168,296,324	4,481,779,309