

NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
DOCUMENT: BILAN
RUBRIQUE: ACTIF
PERIODE : 30/06/2026

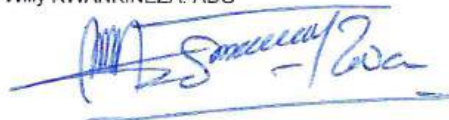


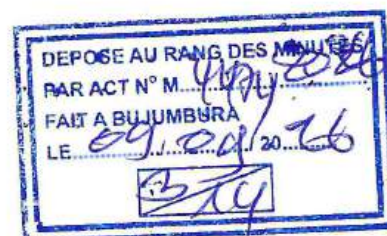
Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/06/2026	PERIODE CONCERNEE: 31/12/2025
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		122,759,377	69,406,443
10 - Valeurs en caisse	Note 3.1	7,330,646	9,970,841
11 - Banque de la République du Burundi	Note 3.2	53,403,262	22,647,896
13 - Comptes ordinaires des banques et assimilés	Note 4	22,548,001	8,164,925
14 - Valeurs reçues en pension, prêts et autres comptes débiteurs	Note 7	39,477,468	28,622,781
16 - Opérations internes au réseau doté d'un organe central		-	-
17 - Opérations avec le siège, les succursales et les agences à l'étranger		-	-
18 - Valeurs à recevoir (banques et assimilées)		-	-
19 - Créances dépréciées nettes des dépréciations (banques et assimilées)		-	-
Classe 2 : Comptes d'opérations avec la clientèle		121,239,612	78,092,282
20 - Comptes à vue et comptes débiteurs de la clientèle	Note 8.1	-	-
21 - Crédits de trésorerie	Note 8.2	79,277,265	26,563,809
22 - Crédits à l'équipement	Note 8.3	36,998,926	48,010,423
23 - Crédits à la consommation	Note 8.4	885,514	900,446
24 - Crédits immobiliers	Note 8.5	600,116	383,974
25 - Contrats de location-financement	Note 8.6	1,343,710	332,296
27 - Autres opérations avec la clientèle		-	-
28 - Valeurs à recevoir (clientèle)	Note 8.7	72,038	23,394
29 - Créances dépréciées nettes des dépréciations (clientèle)	Note 8.8	2,062,043	1,877,940
Classe 3 : Comptes d'instruments financiers et divers		57,122,696	91,812,689
30 - Placements financiers	Note 9	50,118,588	85,509,105
32 - Débiteurs divers	Note 11.1	1,941,512	3,519,182
34 - Comptes de régularisation	Note 11.2	4,343,904	1,590,748
36 - Valeurs et emplois divers nets	Note 11.3	608,589	914,182
37 - Impôt sur les bénéfices	Note 10	110,103	279,473
Classe 4 : Comptes de valeurs immobilisées		7,663,915	7,197,332
40 - Immobilisations incorporelles nets	Note 15	982,148	1,071,126
41 - Immobilisations corporelles nets	Note 14	6,681,767	6,126,206
42 - Immeubles de placement nets	Note 13	-	-
46 - Titres de participation, de filiales et emplois assimilés nets	Note 12	-	-
TOTAL Actif		308,785,600	246,508,747

Frank KWABENA KOMMEY : ADGA



Willy RWANKINEZA: ADG





NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
DOCUMENT: BILAN
RUBRIQUE: PASSIF
PERIODE : 30/06/2026



Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/06/2026	PERIODE CONCERNEE: 31/12/2025
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		19 694 812	36 838 332
11 - Banque de la République du Burundi	Note 16	10 663 281	30 984 748
13 - Comptes ordinaires des banques et établissements financiers	Note 17.1	8 508 742	5 151 513
15 - Valeurs données en pension, emprunts et autres comptes créditeurs	Note 17.2	522 788	702 071
16 - Opérations internes au réseau doté d'un organe central			
17 - Opérations avec le siège, les succursales et les agences à l'étranger			
18 - Valeurs à payer (banques et assimilées)			
Classe 2 : Comptes d'opérations avec la clientèle		228 667 826	157 626 556
20 - Comptes à vue et comptes créditeurs de la clientèle	Note 18.1	227 587 281	155 203 677
27 - Autres opérations avec la clientèle	Note 18.2		
28 - Valeurs à payer (clientèle)	Note 18.3	1 080 545	2 422 878
Classe 3 : Comptes D'instruments financiers et divers		8 341 365	6 676 110
30 - Placements financiers			
31 - Dettes représentées par un titre			
33 - Créditeurs divers	Note 20.1	1 131 298	1 326 521
34 - Comptes de régularisation	Note 20.2	5 276 049	4 789 078
37 - Impôt sur les bénéfices	Note 19	1 934 018	560 512
Classe 5 : Comptes de provisions pour risques et charges et de capitaux propres et assimilés		52 081 598	45 367 748
50 - Provisions pour risque de crédit inscrites au passif	Note 21	1 792 624	1 894 106
51 - Provisions pour risques et charges (hors risque de crédit)	Note 21.1	216 670	290 532
53 - Subventions, fonds publics affectés et fonds spéciaux de garantie	Note 22		
54 - Dettes subordonnées			
56 - Gains ou pertes latents ou différés	Note 25		
57 - Primes liées au capital, réserves	Note 23&24	13 183 110	8 328 809
58 - Capital	Note 23	30 000 000	30 000 000
59.1 - Report nouveau (avec signe négatif en cas de perte)			
59 - Résultat net de l'exercice (avec signe négatif en cas de perte)	Note 26	6 889 193	4 854 302
Total Passif		308 785 600	246 508 747

Frank KWABENA KOMMEY : ADGA

Willy RWANKINEZA: ADG

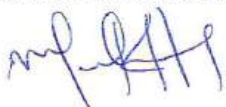
Patrick Nguisho

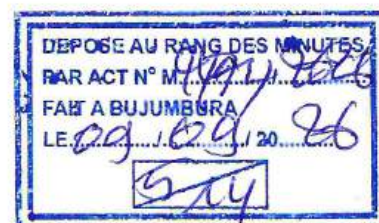


Produits	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/06/2026	PERIODE CONCERNEE: 30/06/2025
70 - Produits sur opérations avec les banques et assimilées	Note 27.1	4 234 869	4 181 181
71 - Produits sur opérations avec la clientèle	Note 27.2	7 059 625	5 608 126
72 - Produits sur opérations sur instruments financiers	Note 31 et 32	6 191 884	3 612 601
74 - Commissions sur prestations de service	Note 29	6 569 147	2 414 827
75 - Produits accessoires à l'activité bancaire	Note 33	122 374	
77 - Gains sur risque de crédit	Note 38	1 247 530	481 727
78 - Gains sur actifs immobilisés	Note 39		56 801
79 - Quote-part du résultat net des entreprises mises en équivalence			
TOTAL Produits		25 425 430	16 355 262
Charges			
60 - Charges sur opérations avec les banques et assimilées	Note 28.1	94 400	124 275
61 - Charges sur opérations avec la clientèle	Note 28.2	835 522	605 066
62 - Charges sur opérations sur instruments financiers	Note 31	2 916 715	2 698 035
64 - Commissions sur prestations de service	Note 30	130 181	124 494
65 - Charges accessoires à l'activité bancaire	Note 34		
66 - Charges générales d'exploitation	Notes 35; 36 et 37	10 852 385	9 140 379
67 - Pertes sur risque de crédit	Note 38	1 804 072	909 113
68 - Pertes sur actifs immobilisés	Note 39		
69 - Impôts sur les bénéfices	Note 40	1 902 964	826 170
Total charges		18 536 238	14 427 532
RESULTAT NET	Note 44	6 889 193	1 927 731
Autres éléments du résultat Global			
81 - Gains ou pertes latents ou différés			
85 - Ajustements de reclassement			
89 - Impôts sur les autres éléments de résultat global			
D.Total Autres éléments du résultat Global			
E.TOTAL DU RESULTAT GLOBAL (C+D)	Note 44	6 889 193	1 927 731

Frank KWABENA KOMMEY : ADGA

Willy RWANKINEZA: ADG





NOTES TO THE STATEMENTS IN BIF THOUSANDS
FOR THE PERIOD ENDING 30 JUNE 2026



Note 3	Cash and central bank account		
	- Cash in hand	7,330,646	9,970,841
	- Central bank account	53,403,262	22,647,896
		60,733,908	32,618,737
3.1	Cash		
	- Cash in local currency	5,596,131	8,999,303
	- Cash in foreign currencies	1,734,515	971,538
		7,330,646	9,970,841
3.2	Central Bank accounts		
	- Central Bank current account in local currency	43,144,388	20,220,963
	- Central Bank current account in foreign currencies	10,258,874	2,426,932
		53,403,262	22,647,896
Note 4	Due from other banks		
	- Balances held with other banks	22,548,001	8,164,925
Note 7	Interbank placements and loans to banking institutions		
	- Interbank placements	26,846,405	13,921,088
	- Loans to Banks and Microfinances (BRB, FSTE and FSTS)	12,415,569	14,504,934
	- Accrued interest	215,494	196,760
		39,477,468	28,622,781
Note 8	Loans and advances		
	- Overdrafts	79,277,265	26,563,809
	- Equipment loans	36,998,926	48,010,423
	- Consumer loans	885,514	1,284,420
	- Real estate loans	600,116	332,296
	- Finance lease contracts	1,343,710	23,394
	- Other customer receivables	72,038	1,877,940
	- Depreciated loans	2,062,043	
		121,239,612	78,092,282
8.2	Overdrafts		
	- Commercial loans	79,268,143	26,559,655
	- Other	9,122	4,154
		79,277,265	26,563,809
8.3	Equipment loans		
	- Corporate equipment loans	28,505,513	38,989,113
	- Equipment loans to local collectivities	0	0
	- Other equipment loans	8,365,955	8,643,692
	- Accrued interest receivable	127,459	377,618
		36,998,926	48,010,423
8.4	Consumer loans	885,514	900,446
8.5	Mortgage loans	600,116	383,974
8.6	Finance lease contracts		
	- Leasing on movable property	1,343,710	332,296
		1,343,710	332,296



		30/06/2026	31/12/2025
8.7 Valeurs à recevoir (clientèle)			
- Values at collection		29,534	7,547
- Unpaid values		42,504	15,846
- Values in clearing house			
		72,038	23,394
8.8 Non performing loans			
- Substandards (pré-douteux)		1,616,165	2,216,482
- Doubtful debts (douteux)		918,771	138,222
- Loss debts (créances compromises)		657,253	775,506
- Loan provisions		-1,130,146	-1,252,270
		2,062,043	1,877,940
Note 9 Financial investments			
- Treasury bills and bonds		18,565,000	21,055,000
- Treasury bills and bonds held		26,550,000	56,590,000
- Interest accrued on Treasury bonds		5,003,588	7,864,105
		50,118,588	85,509,105
Note 10 Current and deferred taxes			
- Current taxes (asset)		110,103	279,473
		110,103	279,473
Note 11 Other receivables and accruals			
- Other assets		1,941,512	3,519,182
- Accrual accounts		4,343,904	1,590,748
- Other assets and uses		608,589	914,182
		6,894,005	6,024,111
11.1 Other assets			
- Amounts owed by the staff		0	0
- Amounts owed by the administration		0	0
- Advance payments and insurance receivable		1,025,033	201,743
- Garantees paid, frauds and forgeries		916,479	3,317,439
- Depreciation of non bank debtors		0	0
		1,941,512	3,519,182
11.2 Accrual accounts			
- Receivables and prepaid expenses		2,461,267	794,426
- Transit accounts with other branches		-	0
- Outstanding interests		1,882,637	796,321
- Western Union transit account		-	0
		4,343,904	1,590,748
11.3 Other Items and uses			
- Stocks of office supplies		44,030	59,901
- Electronic transactions transit accounts		564,559	854,280
		608,589	914,182
Note 12 Participation in related companies			
- Participations		0	0
		0	0
		0	0
Note 14 Tangible operating assets			
- Tangible operating assets		12,855,038	11,796,351
- Depreciation of tangible operating assets		(6,173,271)	-5,670,145
- Impairment of tangible operating assets		-	0
		6,681,767	6,126,206



		30/06/2026	31/12/2025
Note 15	Intangible operating assets	0	0
	- Softwares	3,871,072	3,845,674
	- Depreciation of intangible assets	-2,888,924	-2,774,548
		982,148	1,071,126
Note 16	Balances due to Central bank		
	- Refinancing	10,630,000	8,500,000
	- Current account	0	22,445,217
	- Accrued interests on refinancing	33,281	39,531
		10,663,281	30,984,748
Note 17	Blances due to other banks		
17.1	- Current accounts	8,508,742	5,151,513
17.2	- Term deposits	522,788	702,071
		9,031,531	5,853,584
17.1	Current accounts		
	- Current accounts of local banks		
	- Ordinary accounts of local Micro financial institutions	79,285	4,968,417
	- Ordinary accounts of local financial institutions	8,424,541	178,221
	- Ordinary accounts of foreign bank	4,916	4,874
	- Accrued interests	0	0
		8,508,742	5,151,513
17.2	Term deposits		
	- Time term deposit from BRB/Banks and microfinance	515,000	700,000
	- Accrued interests	7,788	2,071
		522,788	702,071
Note 18	Deposits and other accounts		
	- Current accounts and creditors in local currency	227,587,281	155,203,677
	- Other Facilities from Clients	0	0
	- Outstanding banking payables	1,080,545	2,422,878
		228,667,826	157,626,556
18.1	Current accounts and creditors in local currency		
	- Current accounts	168,213,009	131,964,938
	- Other domiciliation accounts	0	9,233,654
	- Saving accounts	12,518,922	2,105,000
	- Time/term accounts	40,078,258	11,900,085
	- Cash collateral	6,277,198	
	- Accrued interests	499,893	0
		227,587,281	155,203,677
18.2	Current accounts and creditors in local currency	0	0
	Other Facilities from Clients	0	0
		0	0
18.3	Outstanding banking payables		
	- Certified checks, WU payable...	1,080,545	2,422,878
		1,080,545	2,422,878
Note 19	Current and deferred tax liabilities		
	- Current taxes	1,934,018	560,512
		1,934,018	560,512
Note 20	Other payables and accruals		
	- Non bank payables	1,131,298	1,326,521
	- Accruals	5,276,049	4,789,078
		6,407,347	6,115,599



		30/06/2026	31/12/2025
20.1	Other payables		
	- Withholding taxes	868,667	937,379
	- Social security deductions	54,802	23,272
	- Suppliers of goods and services	0	0
	- Phone guarantee deposit and DSTV payment	207,829	365,869
		1,131,298	1,326,521
20.2	Accruals		
	- Unrecognized expenses and prepaid income	2,876,715	3,563,752
	- Transit accounts with other branches	0	0
	- Other unearned income	2,399,334	1,225,325
		5,276,049	4,789,078
Note 21	- General provision for credit risks	1,792,624	1,894,106
21.1	Other provisions for risks and charges	25,418	
	- Provision for litigation	191,252	290,532
		216,670	290,532
Note 23	Share capital and share premiums		
	- Legal reserves	1,785,389	1,542,674
	- Share capital	30,000,000	30,000,000
		31,785,389	31,542,674
Note 24	Reserves not linked to capital		
	- Free reserve	8,242,425	6,786,135
	- Retained earnings	3,155,296	0
		11,397,721	6,786,135
Note 26	Net Profit for the period	6,889,193	4,854,302
		308,785,600	246,508,747
Frank KWABENA KOMMEY : ADGA		Willy RWANKINEZA: ADG	








NOTES TO THE STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		30/06/2026	30/06/2025
Note 27	Interest income		
	- Income from transactions with banks and similar	4,234,869	4,181,181
	- Interest from loans and advances	7,059,625	5,608,126
		11,294,494	9,789,307
27.1	Income from transactions with banks and similar		
	- Interest received from treasury bills, bonds and other banks	4,234,869	4,181,181
27.2	Interest from loans and advances		
	- Interests from overdraft	0	0
	- Interests on real estate loans	2,630,997	2,381,204
	- Finance lease interests	273	2,055
	- Interest on other loans	26,577	178,164
	- Commissions on financing and guarantee commitments	4,130,098	2,747,833
		271,680	298,871
		7,059,625	5,608,126
Note 28	Interest expenses		
	- Expenses on transactions with banks and similar	-94,400	-124,275
	- Expenses on transactions with customers	-835,522	-605,066
		-929,922	-729,341
28.1	Expenses on transactions with banks and similar		
	- Interest on ordinary accounts at the Central Bank	-94,400	-124,275
		-94,400	-124,275
28.2	Expenses on transactions with customers		
	- Interest paid on customer accounts payable	-61,752	-28,275
	- Interest on savings accounts	-197,047	-124,809
	- Interest on term deposits	-208,988	-179,912
	- Other expenses on customer transactions	-367,734	-272,070
		-835,522	-605,066
Note 29	Commissions received		
	- Account operation fees	329,708	165,923
	- Commissions on means of payment	65,064	43,918
	- Service commissions on loans	347,536	161,166
	- Other income from services rendered	5,826,840	2,043,820
		6,569,147	2,414,827
Note 30	Commissions paid		
	- Other expenses for services obtained	-130,181	-124,494
		-130,181	-124,494
Note 31	Net exchange gains or losses		
	- Gains or losses on revaluation of foreign currency assets	2,916,715	2,482,406
	- Commissions received on foreign exchange transactions	0	1,130,195
	- Commissions paid on foreign exchange transactions	0	-2,698,035
		2,916,715	914,566
Note 33	Income from other activities		
	- Income from investment properties	0	0
	- Gains on changes in fair value	0	0
	- Other accessory income	122,374	0
		122,374	0
Note 35	Staff costs		
	- Wages and salaries	-2,242,804	-2,066,463
	- Bonuses and gratuities	-323,653	-318,341
	- Social allowances	-259,357	-214,777
	- Pension expenses	-242,775	-101,528
	- Training costs	0	-42,670
	- Commitments for retirement and other employee benefits	0	0
	- Other staff expenses	-128,689	-81,275
		-3,197,279	-2,825,053
Note 36	Net depreciation of fixed assets		
	Net depreciation	-634,230	-694,432



		30/06/2026	
Note 37	Other general operating expenses		
	- Taxes and duties	-1,598,993	-985,706
	- Expenses related to premises	-860,744	-784,918
	- External fees and services	-84,244	-68,520
	- Other external charges	-4,476,897	-3,781,758
	- Other operating expenses	0	
		-7,020,877	-5,620,894
Note 38	Net cost of risk		
	- Reversal of provisions on loans	1,247,530	481,727
	- Recoveries on bad debts	0	0
	- Provisions for loan impairment	-908,253	-802,737
	- Write-off of irrecoverable debts	0	0
	- Provisions on performing loans	-895,818	-106,375
		-556,541	-427,385
Note 39	Net gains or losses on other assets		
	- Gains on disposal of fixed assets	0	56,801
		0	56,801
Note 40	Income taxes		
	- Income tax	-1,902,964	-826,170
		-1,902,964	-826,170
Note 44	TOTAL COMPREHENSIVE INCOME		
	Net profit	6,889,193	1,927,731
		6,889,193	1,927,731
	Frank KWABENA KOMMEY : ADGA		Willy RWANKINEZA: ADG



Handwritten signature in blue ink.

Handwritten signature in blue ink.

Handwritten signature in blue ink.





FinBank
More than a Bank, a Partner

FINBANK S.A.

**STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR 30 JUNE 2026**

RUBRIQUES EN MILLIERS DE BIF	Share capital	Legal reserves linked to capital	Statutory Reserves	Retained Earnings	Total Equity
Balance as of 1 January 2025	10,813,005	1,542,674	5,806,873	10,000,788	28,163,340
Profit for the year				4,854,302	4,854,302
Other comprehensive income					0
Total comprehensive income	0	0	0	4,854,302	4,854,302
Issue of share capital for cash	12,448,465				12,448,465
Capitalisation of retained earnings	6,738,530			(6,738,530)	0
Transfer to statutory reserve			978,427	-978,427	0
Dividends and other appropriations				-2,282,997	-2,282,997
Balance as of 31 December 2025	30,000,000	1,542,674	6,785,300	4,855,136	43,183,110
Balance as of 1 January 2026	30,000,000	1,542,674	6,785,300	4,855,136	43,183,110
Profit for the period				6,889,193	6,889,193
Other comprehensive income					0
Total comprehensive income				6,889,193	6,889,193
Transfer to legal reserve		242,715		-242,715	0
Transfer to statutory reserve			1,457,125	-1,457,125	0
Dividends paid					0
Balance as of 30 June 2026	30,000,000	1,785,389	8,242,425	10,044,489	50,072,303

Frank KWABENA KOMMEY : ADGA

Willy RWANKINEZA: ADG



FINBANK S.A.
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDING 30 JUNE 2026

Montant en MBIF

	30/06/2026	31/12/2025	(en BIF)
Résultat avant impôts	8,792,156		5,414,813
Net depreciation of fixed assets	634,230		1,460,945
Net cost of risk	556,541		476,541
Share of income related to equity affiliates	0		0
Net gain / loss from investing activities	0		-99,501
(Income) / expenses from financing activities	0		0
Other movements (Fluctuation of exchange rates, Real estate revaluation)	0		0
Non-monetary items included in net income before taxes and other adjustments	1,190,771		1,837,985
Flows related to transactions with banks and similar	-9,712,673		-12,366,750
Flows related to transactions with customers	8,507,027		33,134,727
Flows related to other transactions affecting financial assets or liabilities	35,390,516		-35,228,479
Flows related to other operations affecting non-financial assets or liabilities	-789,524		2,855,553
Taxes paid	-1,902,964		-560,512
Net decrease / (increase) in assets and liabilities from operating activities	31,492,383		-12,165,460
Total net cash flow generated by operating activities (A)	41,475,309		-4,912,662
Flows related to financial assets and equity investments	0		0
Flows related to investment properties	0		0
Flows related to tangible and intangible assets	-1,100,812		-993,218
Total Net cash flow from investing activities (B)	-1,100,812		-993,218
Cash flow from or to shareholders	0		10,882,999
Other net cash flows from financing activities	2,123,750		-3,194,923
Total Net cash flow from financing operations ©	2,123,750		7,688,076
Effect of changes in exchange rates on cash and cash equivalents (D)	0		0
Net increase / (decrease) in cash and cash equivalents (A + B + C + D)	42,493,247		1,782,196
Cash and cash equivalents at opening	40,783,662		39,001,466
Cash, central banks balances (assets and liabilities)	32,618,737		21,770,664
Loans / borrowings balances from banks and similar (assets and liabilities)	8,164,925		17,230,801
Cash and cash equivalents at closing	83,281,909		40,783,662
Cash and central banks (assets & liabilities)	60,733,908		32,618,737
Loans / borrowings balances from banks and similar (assets and liabilities)	22,548,001		8,164,925
Change in net cash	42,493,247		1,782,196

KWABENA KOMMEY : ADGA

Willy RWANKINEZA: ADG



Signature of Kwabena Komme

FAIT A BUJUMBURA
LE 09 / 07 / 2026

Enregistré par Nous, Maître RUDARAGI Didace, Notaire à Bujumbura aux jour, mois et an que dessus, sous le numéro M/104/2026 du volume 89 de notre Office

Etat des frais : Original

Expédition (5.000 x14)

(+10% pour la contribution au budget de l'Etat 2025-2026)

: 15.000

70.000

8.500

93.500

