NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
DOCUMENT:BILAN
RUBRIQUE: ACTIF
PERIODE : 30/09/2026

		Montant en milliers de BIF	
Intitulés	**Numéro de référence de la note explicative**	**PERIODE CONCERNEE: 30/09/2026**	**PERIODE CONCERNEE: 31/12/2025**
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		**69 479 260**	**69 406 443**
10 - Valeurs en caisse	Note 3.1	10,946,915	9 970 841
11 - Banque de la République du Burundi	Note 3.2	25,688,211	22 647 896
13 - Comptes ordinaires des banques et assimilés	Note 4	16,893,361	8 164 925
14 - Valeurs reçues en pension, prêts et autres comptes débiteurs	Note 7	15,950,773	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		**157 689 996**	**78 092 282**
20 - Comptes à vue et comptes débiteurs de la clientèle	Note 8.0	-	
21 - Crédits de trésorerie	Note 8.1	109,769,201	26 563 809
22 - Crédits à l'équipement	Note 8.2	36,100,749	48 010 423
23 - Crédits à la consommation	Note 8.3	1,293,417	900 446
24 - Crédits immobiliers	Note 8.3	721,424	383 974
25 - Contrats de location-financement	Note 8.4	4,565,897	332 296
27 - Autres opérations avec la clientèle		-	
28 - Valeurs à recevoir (clientèle)	Note 8.5	2,909,525	23 394
29 - Créances dépréciées nettes des dépréciations (clientèle)	Note 8.6	2,329,783	1,877,940
Classe 3 : Comptes d'instruments financiers et divers		**60 291 992**	**91 812 689**
30 – Placements financiers	Note 9	51,075,235	85 509 105
32 - Débiteurs divers	Note 11.1	1,990,983	3 519 182
34 - Comptes de régularisation	Note 11.2	5,519,805	1 590 748
36 - Valeurs et emplois divers nets	Note 11.3	1,485,763	914 182
37 - Impôt sur les bénéfices	Note 10	220,205	279 473
Classe 4 : Comptes de valeurs immobilisées		**7 637 287**	**7 197 332**
40 - Immobilisations incorporelles nets	Note 15	1,000,669	1 071 126
41 - Immobilisations corporelles nets	Note 14	6,636,618	6 126 206
42 - Immeubles de placement nets	Note 13	-	
46 - Titres de participation, de filiales et emplois assimilés nets	Note 12	-	
TOTAL Actif		**295 098 535**	**246 508 747**

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NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
DOCUMENT:BILAN
RUBRIQUE: PASSIF
PERIODE : 30/09/2026

		Montant en milliers de BIF	
Intitulés	**Numéro de référence de la note explicative**	**PERIODE CONCERNEE: 30/09/2026**	**PERIODE CONCERNEE: 31/12/2025**
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		**17 482 390**	**36 838 332**
11 - Banque de la République du Burundi	Note 16	7,569,207	30 984 748
13 - Comptes ordinaires des banques et établissements financiers	Note 17.1	4,385,202	5 151 513
15 - Valeurs données en pension, emprunts et autres comptes créditeurs	Note 17.2	5,527,981	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		**212 701 346**	**157 626 556**
20 - Comptes à vue et comptes créditeurs de la clientèle	Note 18.1	212 184 038	155 203 677
27 - Autres opérations avec la clientèle	Note 18.2		
28 - Valeurs à payer (clientèle)	Note 18.3	517 309	2 422 878
Classe 3 : Comptes D'instruments financiers et divers		**8 099 367**	**6 676 110**
30 – Placements financiers			
31 - Dettes représentées par un titre			
33 - Créditeurs divers	Note 20.1	996 409	1 326 521
34 - Comptes de régularisation	Note 20.2	4 609 339	4 789 078
37 - Impôt sur les bénéfices	Note 19	2 493 619	560 512
Classe 5 : Comptes de provisions pour risques et charges et de capitaux propres et assimilés		**56 815 432**	**45 367 748**
50 - Provisions pour risque de crédit inscrites au passif	Note 21.1	2 352 687	1 894 106
51 - Provisions pour risques et charges (hors risque de crédit)	Note 21.2	370 670	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 22&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	10 908 964	4 854 302
Total Passif		**295 098 535**	**246 508 747**

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NOTES TO THE STATEMENTS IN BIF THOUSANDS

FOR THE PERIOD ENDING 30 SEPTEMBER 2026

		30/09/2026	31/12/2025
Note 3	**Cash and central bank account**		
	- Cash in hand	10,946,915	9,970,841
	- Central bank account	25,688,211	22,647,896
		36,635,126	**32,618,737**
3.1	Cash		
	- Cash in local currency	8,452,645	8,999,303
	- Cash in foreign currencies	2,494,269	971,538
		10,946,915	**9,970,841**
3.2	Central Bank accounts		
	- Central Bank current account in local currency	13,189,031	20,220,963
	- Central Bank current account in foreign currencies	12,499,180	2,426,932
		25,688,211	**22,647,895**
Note 4	**Due from other banks**		
	- Balances held with other banks	**16,893,361**	**8,164,925**
Note 7	**Interbank placements and loans to banking institutions**		
	- Interbank placements	3,938,282	13,921,088
	- Loans to Banks and Microfinances (BRB,FSTE and FSTS	11,723,631	14,504,934
	- Accrued interest	288,860	196,760
		15,950,773	**28,622,781**
Note 8	**Loans and advances**		
	- Overdrafts	109,769,201	26,563,809
	- Equipment loans	36,100,749	48,010,423
	- Consumer loans	2,014,842	1,284,420
	- Real estate loans	0	332,296
	- Finance lease contracts	4,565,897	23,394
	- Other customer receivables	2,909,525	1,877,940
	- Depreciated loans	2,329,783	
		157,689,996	**78,092,282**
8.1	Overdrafts		
	- Commercial loans	109,759,310	26,559,655
	- Other	9,890	4,154
		109,769,201	**26,563,809**
8.2	Equipment loans	0	0
	- Corporate equipment loans	29,414,357	38,989,113
	- Equipment loans to local collectivities	0	0
	- Other equipment loans	6,596,358	8,643,692
	- Accrued interest receivable	90,034	377,618
		36,100,749	**48,010,423**
8.3	Staff loans		
	- Consumer loans	1,293,417	900,446
	-Mortgage loans	721,424	383,974
		2,014,842	**1,284,420**
8.4	**Finance lease contracts**		
	- Leasing on movable property	4,565,897	332,296
		4,565,897	**332,296**

		30/09/2026	31/12/2025
8.5	**Valeurs à recevoir (clientèle)**		
	- Values at collection	2,872,953	7,547
	- Unpaid values	36,572	15,846
	- Values in clearing house	0	
		2,909,525	**23,394**
8.6	Non performing loans		
	- Substandards (pré-douteux)	1,497,749	2,216,482
	- Doubtful debts (douteux)	1,643,716	138,222
	- Loss debts (créances compromises)	519,311	775,506
	- Loan provisions	-1,330,993	-1,252,270
		2,329,783	**1,877,940**
Note 9	**Financial investments**		
	- Treasury bills and bonds	17,415,000	21,055,000
	- Treasury bills and bonds held	25,560,000	56,590,000
	- Interest accrued on Treasury bonds	8,100,235	7,864,105
		51,075,235	**85,509,105**
Note 10	**Current and deferred taxes**		
	- Current taxes (asset)	220,205	279,473
		220,205	**279,473**
Note 11	**Other receivables and accruals**		
	- Other assets	1,990,983	3,519,182
	- Accrual accounts	5,519,805	1,590,748
	- Other assets and uses	1,485,763	914,182
		8,996,551	**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	383,109	201,743
	- Garantees paid, frauds and forgeries	1,607,874	3,317,439
	- Depreciation of non bank debtors	0	0
		1,990,983	**3,519,182**
11.2	Accrual accounts	0	0
	- Receivables and prepaid expenses	3,379,893	794,426
	- Transit accounts with other branchs	-	0
	- Outstanding interests	2,139,912	796,321
	- Western Union transit account	0	0
		5,519,805	**1,590,748**
11.3	Other Iterms and uses		
	- Stocks of office supplies	50,304	59,901
	- Electronic transactions transit accounts	1,435,459	854,280
		1,485,763	**914,182**
Note 12	**Participation in related companies**	0	0
	- Participations	0	0
		0	**0**
Note 14	**Tangible operating assets**	0	0
	- Tangible operating assets	12,966,470	11,796,351
	- Depreciation of tangible operating assets	(6,329,853)	-5,670,145
	- Impairment of tangible operating assets	-	0
		6,636,618	**6,126,206**
Note 15	**Intangible operating assets**	0	0
	- Softawares	3,936,893	3,845,674
	-Depreciation of intagible assets	-2,936,223	-2,774,548
		1,000,669	**1,071,126**
Note16	**Balances due to Central bank**		
	- Refinancing	7,320,000	8,500,000
	- Current account	220,837	22,445,217
	- Accrued interests on refinancing	28,370	39,531
		7,569,207	**30,984,748**
Note17	**Blances due to other banks**		
17.1	- Current accounts	4,385,202	5,151,513
17.2	- Term deposits	5,527,981	702,071
		9,913,183	**5,853,584**

		30/09/2026	31/12/2025
17.1	Current accounts		
	- Current accounts of local banks		
	- Ordinary accounts of local Micro financial institutions	43,447	4,968,417
	- Ordinary accounts of local financial institutions	4,336,817	178,221
	- Ordinary accounts of foreign bank	4,938	4,874
	- Accrued interests	0	0
		4,385,202	**5,151,513**
17.2	Term deposits		
	- Day-to-day cash borrowings	5,000,000	0
	- Time term deposit from BRB/Banks and microfinance	515,000	700,000
	- Accrued interests	12,981	2,071
		5,527,981	**702,071**
Note 18	**Deposits and other accounts**		
	- Current accounts and creditors in local currency	212,184,038	155,203,677
	-Other Facilities from Clients	0	0
	- Outstanding banking payables	517,309	2,422,878
		212,701,346	**157,626,556**
18.1	Current accounts and creditors in local currency		
	- Current accounts	140,353,540	131,964,938
	- Other domiciliation accounts	0	9,233,654
	- Saving accounts	12,243,518	2,105,000
	- Time/term accounts	52,000,064	11,546,809
	- Cash collateral	7,096,362	0
	- Accrued interests	490,553	353,276
		212,184,038	**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...	517,309	2,422,878
		517,309	**2,422,878**
Note 19	**Current and deferred tax liabilities**		
	- Current taxes	2,493,619	560,512
		2,493,619	**560,512**
Note 20	**Other payables and accruals**		
	- Non bank payables	996,409	1,326,521
	- Accruals	4,609,339	4,789,078
		5,605,748	**6,115,599**
20.1	Other payables		
	- Withholding taxes	907,058	937,379
	- Social security deductions	24,617	23,272
	- Suppliers of goods and services	0	0
	- Phone garantee deposit and DSTV payment	64,734	365,869
		996,409	**1,326,521**
20.2	Accruals		
	- Unrecognized expenses and prepaid income	2,352,839	3,563,752
	- Transit accounts with other branchs	0	0
	- Other uncarned income	2,256,500	1,225,325
		4,609,339	**4,789,078**
Note 21	**Provisions for risks and charges**		
21.1	- General provision for credit risks	2,352,687	1,894,106
		2,352,687	**2,184,638**
21.2	Other provisions for risks and charges	25,418	
	- Provision for litigation	345,252	191,252
		370,670	**191,252**
Note 22	**- Legal reserves**	**1,785,389**	**1,542,674**
Note 23	**- Share capital**	**30,000,000**	**30,000,000**
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 25	**Net Profit**	**10,908,964**	**4,854,302**

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

		30/09/2026	30/09/2025
Note 27	**Interest income**		
	- Income from transactions with banks and similar	6,085,222	6,415,049
	- Interest from loans and advances	11,789,076	8,086,107
		17,874,298	**14,501,156**
27.1	Income from transactions with banks and similar		
	- Interest received from treasury bills, bonds and other banks	6,085,222	6,415,049
		6,085,222	**6,415,049**
27.2	Interest from loans and advances	0	
	-Interests from overdraft	5,491,098	3,506,610
	- Interests on real estate loans	273	2,998
	- Finance lease interests	149,252	243,421
	- Interest on other loans	5,716,576	3,915,366
	- Commissions on financing and guarantee commitments	431,877	417,712
		11,789,076	**8,086,107**
Note 28	**Interest expenses**		
	- Expenses on transactions with banks and similar	-142,639	-167,395
	- Expenses on transactions with customers	-1,500,381	-970,399
		-1,643,020	**-3,575,667**
28.1	Expenses on transactions with banks and similar		
	- Interest on ordinary accounts at the Central Bank	-142,639	-167,395
		-142,639	**-167,395**
28.2	Expenses on transactions with customers		
	- Interest paid on customer accounts payable	-88,858	-107,857
	- Interest on savings accounts	-304,423	-198,541
	- Interest on term deposits	-515,885	-250,482
	- Other expenses on customer transactio	-591,215	-413,519
		-1,500,381	**-970,399**
Note 29	**Commissions received**		
	- Account operation fees	538,431	261,030
	- Commissions on means of payment	104,503	69,380
	- Service commissions on loans	536,357	241,802
	- Other income from services rendered	8,420,177	2,763,338
		9,599,468	**3,335,550**
Note 30	**Commissions paid**		
	- Other expenses for services obtained	-181,503	-191,106
		-181,503	**-191,106**
Note 31	**Net exchange gains or losses**		
	- Net exchange gains or losses on transactions	0	0

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		30/09/2026	30/09/2025
	- Gains or losses on revaluation of foreign currency assets	4,504,571	1,164,302
	- Commissions received on foreign exchange transactions	4,877,020	2,171,247
	- Other net income on financial instruments	0	0
	- Commissions paid&Losses on revaluation on foreign currency	-4,145,362	-3,842,127
		5,236,228	**-506,578**
Note 33	Income from other activities		
	- Income from investment properties	0	0
	- Gains on changes in fair value	0	0
	- Other accessory income	137,800	0
		137,800	**0**
Note 35	**Staff costs**		
	- Wages and salaries	-3,472,336	-3,111,050
	- Bonuses and gratuities	-442,056	-480,167
	- Other compensation	0	0
	- Social allowances	-400,458	-328,801
	- Pension expenses	-368,064	-148,035
	- Training costs	-86,149	-48,613
	- Commitments for retirement and other employee benefits	0	0
	- Other staff expenses	-141,944	-101,884
		-4,911,007	**-4,218,550**
Note 36	**Net depreciation of fixed assets**		
	Net depreciation	-1,099,667	-1,078,570
		-1,099,667	**-1,078,570**
Note 37	**Other general operating expenses**		
	- Taxes and duties	-2,321,388	-1,418,272
	- Expenses related to premises	-1,292,439	-1,193,371
	- External fees and services	-167,927	-102,867
	- Other external charges	-6,564,897	-5,964,930
	- Other operating expenses	0	
		-10,346,651	**-8,679,440**
Note 38	**Net cost of risk**		
	- Reversal of provisions on loans	1,610,633	907,449
	- Recoveries on bad debts	0	0
	- Provisions for loan impairment	-1,389,753	-1,284,165
	- Write-off of irrecoverable debts	0	-2,179
	- Provisions on performing loans	-1,471,490	-184,870
		-1,250,610	**-563,765**
Note 39	**Net gains or losses on other assets**		
	- Gains on disposal of fixed assets	-12,754	
		-12,754	**0**
Note 40	**Income taxes**		
	- Income taxe	-2,493,619	-939,914
		-2,493,619	**-939,914**
Note 44	**TOTAL COMPREHENSIVE INCOME**		
	Net profit	10,908,964	2,191,867
		10,908,964	**2,191,867**