



NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK

DOCUMENT: BILAN

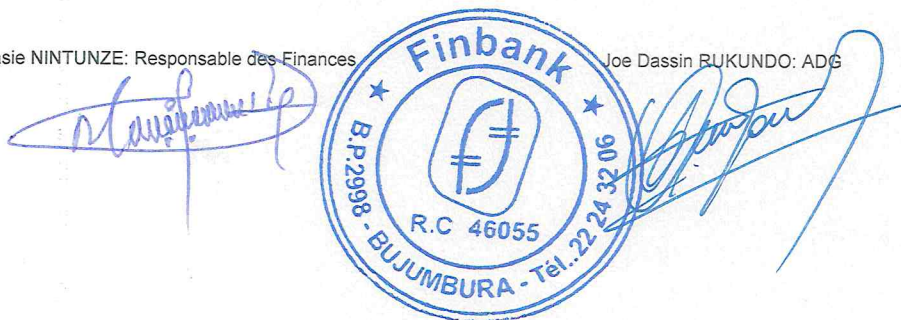
RUBRIQUE: ACTIF

PERIODE : 30/9/2024

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/09/2024	PERIODE CONCERNEE: 31/12/2023
<b>Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées</b>		<b>96 465 952</b>	<b>136 710 238</b>
10 - Valeurs en caisse	Note 3.1	10 316 937	7 164 243
11 - Banque de la République du Burundi	Note 3.2	33 101 567	15 749 790
13 - Comptes ordinaires des banques et assimilés	Note 4	9 196 178	5 689 206
14 - Valeurs reçues en pension, prêts et autres comptes débiteurs	Note 7	43 851 270	108 106 999
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)			
<b>Classe 2 : Comptes d'opérations avec la clientèle</b>		<b>93 606 013</b>	<b>101 491 444</b>
20 - Comptes à vue et comptes débiteurs de la clientèle	Note 8.1		
21 - Crédits de trésorerie	Note 8.2	49 549 492	43 978 832
22 - Crédits à l'équipement	Note 8.3	36 294 681	50 949 859
23 - Crédits à la consommation	Note 8.4	1 009 016	871 266
24 - Crédits immobiliers	Note 8.5	321 627	232 290
25 - Contrats de location-financement	Note 8.6	1 803 574	5 458 281
27 - Autres opérations avec la clientèle			
28 - Valeurs à recevoir (clientèle)	Note 8.7	68 937	916
29 - Créances dépréciées nettes des dépréciations (clientèle)	Note 8.8	4,558,686	
<b>Classe 3 : Comptes d'instruments financiers et divers</b>		<b>60 734 129</b>	<b>53 797 457</b>
30 - Placements financiers	Note 9	56 392 242	47 439 965
32 - Débiteurs divers	Note 11.1	970 294	2 881 276
34 - Comptes de régularisation	Note 11.2	2 931 011	1 571 353
36 - Valeurs et emplois divers nets	Note 11.3	440 581	1 792 328
37 - Impôt sur les bénéfices	Note 10		112 536
<b>Classe 4 : Comptes de valeurs immobilisées</b>		<b>7 718 860</b>	<b>8 364 370</b>
40 - Immobilisations incorporelles nets	Note 15	1 216 939	1 441 781
41 - Immobilisations corporelles nets	Note 14	6 501 922	6 822 589
42 - Immeubles de placement nets	Note 13		
46 - Titres de participation, de filiales et emplois assimilés nets	Note 12		100 000
<b>TOTAL Actif</b>		<b>258 524 954</b>	<b>300 363 510</b>

Anastasié NINTUNZE: Responsable des Finances

Joe Dassin RUKUNDO: ADG

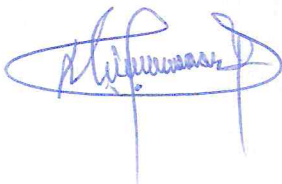


NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK  
DOCUMENT: BILAN  
RUBRIQUE: PASSIF  
PERIODE : 30/9/2024

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/09/2024	PERIODE DE FIN D'ANNEE PRECEDENTE: 31/12/2023
<b>Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées</b>		<b>52 739 580</b>	<b>43 251 635</b>
11 - Banque de la République du Burundi	Note 16	25 472 383	17 292 541
13 - Comptes ordinaires des banques et établissements financiers	Note 17.1	4 137 777	3 161 936
15 - Valeurs données en pension, emprunts et autres comptes créditeurs	Note 17.2	23 129 420	22 797 158
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)			
<b>Classe 2 : Comptes d'opérations avec la clientèle</b>		<b>172 948 484</b>	<b>224 764 203</b>
20 - Comptes à vue et comptes créditeurs de la clientèle	Note 18.1	172 545 513	217 036 991
27 - Autres opérations avec la clientèle	Note 18.2		7 488 615
28 - Valeurs à payer (clientèle)	Note 18.3	402 971	238 598
<b>Classe 3 : Comptes D'instruments financiers et divers</b>		<b>4 078 692</b>	<b>4 075 444</b>
30 - Placements financiers			
31 - Dettes représentées par un titre			
33 - Crédoeurs divers	Note 20.1	1 217 228	1 604 723
34 - Comptes de régularisation	Note 20.2	2 445 994	2 207 147
37 - Impôt sur les bénéfices	Note 19	415 470	263 574
<b>Classe 5 : Comptes de provisions pour risques et charges et de capitaux propres et assimilés</b>		<b>28 758 198</b>	<b>28 272 227</b>
50 - Provisions pour risque de crédit inscrites au passif	Note 21	2 384 488	2 319 427
51 - Provisions pour risques et charges (hors risque de crédit)	Note 21.1	399 268	399 268
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	14 088 911	13 164 480
58 - Capital	Note 23	10 813 005	10 813 005
59 - Résultat net de l'exercice (avec signe négatif en cas de perte)		1 072 527	1 576 048
<b>Total Passif</b>		<b>258 524 954</b>	<b>300 363 510</b>

Anastasié NINTUNZE: Responsable des Finances

Joe Dassín RUKUNDO: ADG



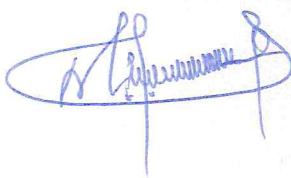
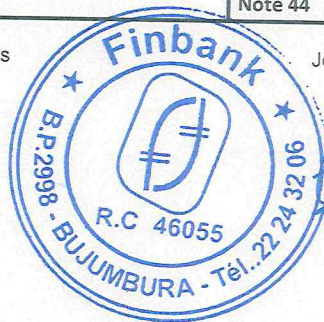



NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK  
DOCUMENT: ETAT DU RESULTAT GLOBAL  
PERIODE : 30/9/2024

Produits	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 30/09/2024	PERIODE PRECEDENTE COMPARABLE: 30/09/2023
70 - Produits sur opérations avec les banques et assimilées	Note 27.1	8 199 973	6 707 438
71 - Produits sur opérations avec la clientèle	Note 27.2	8 233 679	8 592 673
72 - Produits sur opérations sur instruments financiers	Note 31 et 32	16 149 591	20 051 569
74 - Commissions sur prestations de service	Note 29	2 811 227	1 295 912
75 - Produits accessoires à l'activité bancaire	Note 33	500 000	1 536 847
77 - Gains sur risque de crédit	Note 38	1 958	7 484
78 - Gains sur actifs immobilisés	Note 39		1 278
79 - Quote-part du résultat net des entreprises mises en équivalence			
<b>TOTAL Produits</b>		<b>35 896 428</b>	<b>38 193 201</b>
<b>Charges</b>			
60 - Charges sur opérations avec les banques et assimilées	Note 28.1	284 944	267 737
61 - Charges sur opérations avec la clientèle	Note 28.2	4 271 690	2 985 615
62 - Charges sur opérations sur instruments financiers	Note 31	14 613 020	23 116 355
64 - Commissions sur prestations de service	Note 30	128 433	81 712
65 - Charges accessoires à l'activité bancaire	Note 34		
66 - Charges générales d'exploitation	Notes 35; 36 et 37	12 614 938	10 106 092
67 - Pertes sur risque de crédit	Note 38	2 495 407	105 893
68 - Pertes sur actifs immobilisés	Note 39		
69 - Impôts sur les bénéfices	Note 40	415 470	458 939
<b>Total charges</b>		<b>34 823 901</b>	<b>37 122 343</b>
<b>RESULTAT NET</b>	Note 44	<b>1 072 527</b>	<b>1 070 859</b>
<b>Autres éléments du résultat Global</b>			
81 - Gains ou pertes latents ou différés			
85 - Ajustements de reclassement			
89 - Impôts sur les autres éléments de résultat global			
<b>D.Total Autres éléments du résultat Global</b>			
<b>E.TOTAL DU RESULTAT GLOBAL (C+D)</b>	Note 44	<b>1 072 527</b>	<b>1 070 859</b>

Anastasia NINTUNZE: Responsable des Finances

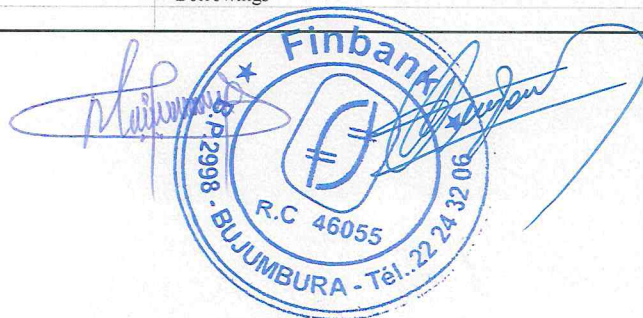
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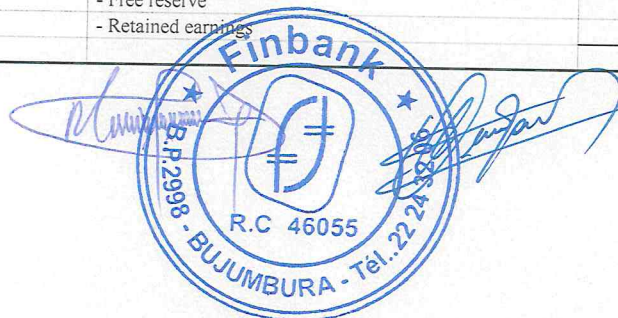

 NOTES TO THE STATEMENTS IN BIF THOUSANDS FOR THE PERIOD ENDING 30 SEPTEMBRE 2024			
		30/09/2024	31/12/2023
<b>Note 3</b>	<b>Cash and central bank account</b>		
	- Cash values	10,316,937	7,164,243
	- Central bank account	33,101,567	15,749,790
		<b>43,418,504</b>	<b>22,914,033</b>
<b>3.1</b>	<b>Cash</b>		
	- Cash in local currency	9,035,839	6,408,130
	- Cash in foreign currencies	1,281,098	756,113
		<b>10,316,937</b>	<b>7,164,243</b>
<b>3.2</b>	<b>Central Bank accounts</b>		
	- Central Bank current account in local currency	28,793,676	13,887,710
	- Central Bank current account in foreign currencies	4,307,892	1,862,079
		<b>33,101,567</b>	<b>15,749,790</b>
<b>Note 4</b>	<b>Other financial assets</b>	0	
	- Balances held with other banks	<b>9,196,178</b>	<b>5,689,206</b>
<b>Note 7</b>	<b>Receivables from banks and other collateral</b>		
	- Interbank placements	37,600,000	92,190,343
	- Financial loans to Banks (BRB, FSTE and FSTS)	5,114,573	14,896,453
	- Accrued interest receivable	1,136,697	1,020,203
		<b>43,851,270</b>	<b>108,106,999</b>
<b>Note 8</b>	<b>Loans and advances</b>		
	- Overdrafts	49,549,492	43,978,832
	- Equipment loans	36,294,681	50,949,859
	- Consumer loans	1,009,016	871,266
	- Real estate loans	321,627	232,290
	- Finance lease contracts	1,803,574	5,458,281
	- Other customer receivables	68,937	916
	- Depreciated loans	4,558,686	0
		<b>93,606,013</b>	<b>101,491,444</b>
<b>8.2</b>	<b>Cash loans</b>		
	- Commercial loans	49,380,852	43,493,231
	- Other cash loans	168,640	485,601
		<b>49,549,492</b>	<b>43,978,832</b>
<b>8.3</b>	<b>Equipment loans</b>		
	- Corporate equipment loans	30,981,789	45,352,887
	- Equipment loans to local collectivities	0	0
	- Other equipment loans	5,312,892	5,596,973
	- Accrued interest receivable	0	0
		<b>36,294,681</b>	<b>50,949,859</b>
<b>8.4</b>	<b>Consumer loans</b>		
	- Designated consumer loans	1,009,016	871,266
		<b>1,009,016</b>	<b>871,266</b>
<b>8.5</b>	<b>Real estate loans</b>		
	- Home loan	321,627	232,290
		<b>321,627</b>	<b>232,290</b>
<b>8.6</b>	<b>Finance lease contracts</b>		
	- Leasing on movable property	1,803,574	5,458,281
		<b>1,803,574</b>	<b>5,458,281</b>



		30/09/2024	31/12/2023
<b>8.7</b>	<b>Valeurs à recevoir (clientèle)</b>		
	- Values at collection	54,130	0
	- Unpaid values	14,807	916
	- Values in clearing house	0	0
		<b>68,937</b>	<b>916</b>
<b>8.8</b>	<b>Depreciated loans</b>		
	- Pre-doubtful debts (pré-douteux)	2,309,034	0
	- Doubtful debts (douteux)	952,186	0
	- Impaired debts (créances compromises)	4,673,919	3,559
	- Depreciation of receivables	-3,376,453	-3,559
	- Capital losses on off-market loans (staff loans)	0	0
		<b>4,558,686</b>	<b>0</b>
<b>Note 9</b>	<b>Financial investments</b>	0	
	- Financial assets from customers	27,385,000	29,765,000
	- Treasury bills and bonds held	24,950,000	14,520,000
	- Interest accrued on Treasury bonds	4,057,242	3,154,965
		<b>56,392,242</b>	<b>47,439,965</b>
<b>Note 10</b>	<b>Current and deferred taxes</b>	0	
	- Current taxes (asset)	0	112,536
		<b>0</b>	<b>112,536</b>
<b>Note 11</b>	<b>Other receivables and accruals</b>	0	
	- Non bank debtors	970,294	2,881,276
	- Accrual accounts	2,931,011	1,571,353
	- Other assets and uses	440,581	1,792,328
		<b>4,341,886</b>	<b>6,244,956</b>
<b>11.1</b>	<b>Non bank debtors</b>		
	- Amounts owed by the staff	0	0
	- Amounts owed by the administration	0	0
	- Advance payments and insurance receivable	291,111	1,263,831
	- Garantees paid, frauds and forgeries	679,184	1,617,445
		<b>970,294</b>	<b>2,881,276</b>
<b>11.2</b>	<b>Accrual accounts</b>		
	- Receivables and prepaid expenses	1,233,513	285,719
	- Outstanding interests	1,697,497	1,285,634
	- Western Union transit account	0	0
		<b>2,931,011</b>	<b>1,571,353</b>
<b>11.3</b>	<b>Other assets and uses</b>		
	- Stocks of office supplies	32,331	61,238
	- Electronic transactions transit accounts	408,250	1,731,090
		<b>440,581</b>	<b>1,792,328</b>
<b>Note 12</b>	<b>Participation in related companies</b>		
	- Participations	0	100,000
		<b>0</b>	<b>100,000</b>
<b>Note 14</b>	<b>Tangible operating assets</b>		
	- Tangible operating assets	10,908,194	10,490,869
	- Depreciation of tangible operating assets	-4,406,273	-3,668,280
	- Impairment of tangible operating assets	0	0
		<b>6,501,922</b>	<b>6,822,589</b>
<b>Note 15</b>	<b>Intangible operating assets</b>		
	- Softwares	3,635,184	3,527,431
	- Depreciation of intangible assets	-2,418,245	-2,085,650
		<b>1,216,939</b>	<b>1,441,781</b>
<b>Note 16</b>	<b>Central bank current account</b>		
	- Current account in local currency	25,151,224	17,251,224
	- Accrued interests on current account	321,158	41,317
		<b>25,472,383</b>	<b>17,292,541</b>
<b>Note 17</b>	<b>Due to banks and similar debts</b>	0	
<b>17.1</b>	- Interbank takings (borrowings in Burundi)	4,137,777	3,161,936
<b>17.2</b>	- Borrowings	23,129,420	22,797,158
		<b>27,267,197</b>	<b>25,959,093</b>



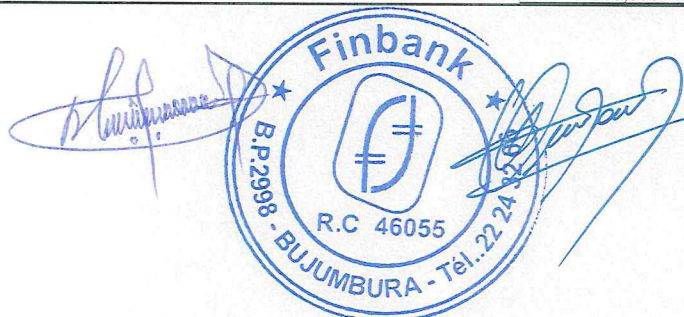
		30/09/2024	31/12/2023
17.1	Interbank borrowings		
	- Current accounts of local banks		0
	- Ordinary accounts of local Micro financial institutions	4,111,592	52,495
	- Ordinary accounts of local financial institutions	21,425	3,104,754
	- Ordinary accounts of foreign bank	4,759	4,687
	- Accrued interests	0	0
		<b>4,137,777</b>	<b>3,109,441</b>
17.2	Borrowings		
	- Time term deposit from microfinance	21,675,840	21,675,840
	- Accrued interests	1,453,580	0
		<b>23,129,420</b>	<b>21,675,840</b>
Note 18a	<b>Deposits and other accounts</b>		
	- Current accounts and creditors in local currency	172,545,513	217,036,991
	- Other Facilities from Clients	0	7,488,615
	- Outstanding banking payables	402,971	238,598
		<b>172,948,484</b>	<b>224,764,203</b>
18.1	Current accounts and creditors in local currency		
	- Current accounts	138,721,457	177,840,451
	- Saving accounts	5,256,802	4,712,174
	- Time/term accounts	21,144,025	25,607,000
	- Cash collateral	7,386,550	8,742,906
	- Accrued interests	36,679	0
		<b>172,545,513</b>	<b>216,902,530</b>
18.2	Current accounts and creditors in local currency		
	Other Facilities from Clients	0	7,488,615
		<b>0</b>	<b>7,488,615</b>
18.3	Outstanding banking payables		
	- Certified checks, WU payable...	402,971	238,598
		<b>402,971</b>	<b>238,598</b>
Note 19	<b>Current and deferred tax liabilities</b>		
	- Current taxes	415,470	263,574
		<b>415,470</b>	<b>263,574</b>
Note 20	<b>Other payables and accruals</b>		
	- Non bank payables	1,217,228	1,604,723
	- Accruals	2,445,994	2,207,147
		<b>3,663,222</b>	<b>3,811,870</b>
20.1	Non bank payables		
	- Withholding taxes	1,045,951	1,421,912
	- Social security deductions	22,808	22,229
	- Suppliers of goods and services	0	0
	- Phone guarantee deposit and DSTV payment	148,469	160,582
		<b>1,217,228</b>	<b>1,604,723</b>
20.2	Accruals		
	- Unrecognized expenses and prepaid income	1,976,228	1,917,870
	- Transit accounts with other branches	0	0
	- Other unearned income	469,765	289,278
		<b>2,445,994</b>	<b>2,207,147</b>
Note 21	<b>Provisions for risks and charges</b>		
	- General provision for credit risks	2,384,488	2,319,427
	- Other provisions for risks and charges	399,268	399,268
		<b>2,783,755</b>	<b>2,718,694</b>
21.1	Other provisions for risks and charges		
	- Provision for retirement pension	74,589	74,589
	- Provision for litigation	324,679	324,679
		<b>399,268</b>	<b>324,679</b>
Note 23	<b>Share capital and share premiums</b>		
	- Legal reserves	1,542,674	1,463,872
	- Share capital	10,813,005	10,813,005
		<b>12,355,679</b>	<b>12,276,877</b>
Note 24	<b>Reserves not linked to capital</b>		
	- Free reserve	5,807,708	5,434,893
	- Retained earnings	6,738,530	6,265,715
		<b>12,546,237</b>	<b>11,700,608</b>





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

		30/09/2024	30/09/2023
<b>Note 27</b>	<b>Interest income</b>		
	- Income from transactions with banks and similar	8,199,973	6,707,438
	- Interest from loans and advances	8,233,679	8,592,673
		<b>16,433,653</b>	<b>15,300,111</b>
<b>27.1</b>	Income from transactions with banks and similar		
	- Interest received from treasury bills, bonds and other banks	8,199,973	6,707,438
<b>27.2</b>	Interest from loans and advances		
	-Interests from overdraft	3,698,899	2,401,854
	- Interests on real estate loans	3,658	4,311
	- Finance lease interests	349,578	912,441
	- Interest on other loans	3,798,121	5,061,231
	- Commissions on financing and guarantee commitments	383,423	212,837
		<b>8,233,679</b>	<b>8,592,673</b>
<b>Note 28</b>	<b>Interest expenses</b>		
	- Expenses on transactions with banks and similar	-284,944	-267,737
	- Expenses on transactions with customers	-2,730,696	-2,471,212
		<b>-3,015,640</b>	<b>-2,738,949</b>
<b>28.1</b>	Expenses on transactions with banks and similar		
	- Interest on ordinary accounts at the Central Bank	-284,944	-267,737
		<b>-284,944</b>	<b>-267,737</b>
<b>28.2</b>	Expenses on transactions with customers		
	- Interest paid on customer accounts payable	-1,225,258	-822,159
	- Interest on savings accounts	-148,250	-135,610
	- Interest on term deposits	-1,145,819	-1,342,148
	- Other expenses on customer transactions	-211,370	-171,294
		<b>-2,730,696</b>	<b>-2,471,212</b>
<b>Note 29</b>	<b>Commissions received</b>		
	- Account operation fees	261,954	279,057
	- Commissions on means of payment	52,319	42,590
	- Service commissions on loans	136,670	183,740
	- Other income from services rendered	2,360,285	790,524
		<b>2,811,227</b>	<b>1,295,912</b>
<b>Note 30</b>	<b>Commissions paid</b>		
	- Other expenses for services obtained	-128,433	-81,712
		<b>-128,433</b>	<b>-81,712</b>
<b>Note 31</b>	<b>Net exchange gains or losses</b>		
	- Gains or losses on revaluation of foreign currency assets	1,536,571	-3,064,786
	- Commissions received on foreign exchange transactions	0	
	- Commissions paid on foreign exchange transactions	0	
		<b>1,536,571</b>	<b>-3,064,786</b>
<b>Note 33</b>	Income from other activities		
	- Income from investment properties	0	0
	- Gains on changes in fair value	0	0
	- Other accessory income	500,000	1,542,347
		<b>500,000</b>	<b>1,542,347</b>



		30/09/2024	30/09/2023
<b>Note 35</b>	<b>Staff costs</b>		
	- Wages and salaries	-2,771,009	-2,413,004
	- Bonuses and gratuities	-247,550	-180,000
	- Social allowances	-263,029	-211,908
	- Pension expenses	-139,172	-169,078
	- Training costs	-80,040	-54,330
	- Commitments for retirement and other employee benefits	0	0
	- Other staff expenses	-54,851	-83,210
		<b>-3,555,651</b>	<b>-3,111,530</b>
<b>Note 36</b>	<b>Net depreciation of fixed assets</b>		
	<b>Net depreciation</b>	<b>1,105,640</b>	<b>558,942</b>
<b>Note 37</b>	<b>Other general operating expenses</b>		
	- Taxes and duties	-1,290,585	-365,371
	- Expenses related to premises	-1,117,435	-985,637
	- External fees and services	-152,500	-245,733
	- Other external charges	-5,393,128	-4,550,094
	- Other operating expenses	0	0
		<b>-7,953,648</b>	<b>-6,146,833</b>
<b>Note 38</b>	<b>Net cost of risk</b>		
	- Reversal of provisions on loans	1,958	7,484
	- Recoveries on bad debts	0	0
	- Provisions for loan impairment	-2,374,727	-5,893
	- Write-off of irrecoverable debts	0	0
	- Provisions on performing loans	-120,680	-100,000
		<b>-2,493,449</b>	<b>-98,409</b>
<b>Note 39</b>	<b>Net gains or losses on other assets</b>		
	- Gains on disposal of fixed assets	0	1,278
		0	0
	- Allocations to provisions for risks and charges (excluding credit risk)	0	0
			<b>1,278</b>
<b>Note 40</b>	<b>Income taxes</b>		
	- Income tax	0	
		-415,470	-458,939
		<b>-415,470</b>	<b>-458,939</b>
<b>Note 44</b>	<b>TOTAL COMPREHENSIVE INCOME</b>		
	Net profit	0	
		1,072,527	1,070,859
		<b>1,072,527</b>	<b>1,070,859</b>
	Anastasia MINTUNZE: Responsable des Finances		
		Joe Dassin RUKUNDO: ADG	

