



NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK

DOCUMENT: BILAN

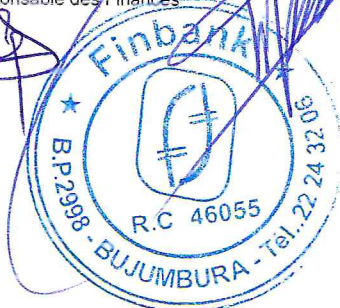
RUBRIQUE: ACTIF

PERIODE : 31/03/2025

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2025	PERIODE CONCERNEE: 31/12/2024
<b>Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilés</b>		<b>68 840 520</b>	<b>75 998 054</b>
10 - Valeurs en caisse	Note 3.1	10 390 843	8 357 482
11 - Banque de la République du Burundi	Note 3.2	16 331 093	13 413 182
13 - Comptes ordinaires des banques et assimilés	Note 4	8 893 966	17 230 801
14 - Valeurs reçues en pension, prêts et autres comptes débiteurs	Note 7	33 224 617	36 996 588
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 assimilés)			
19 - Créances dépréciées nettes des dépréciations (banques et assimilés)			
<b>Classe 2 : Comptes d'opérations avec la clientèle</b>		<b>78 578 617</b>	<b>90 056 499</b>
20 - Comptes à vue et comptes débiteurs de la clientèle	Note 8.1		
21 - Crédits de trésorerie	Note 8.2	32 739 100	38 599 576
22 - Crédits à l'équipement	Note 8.3	41 385 916	46 639 217
23 - Crédits à la consommation	Note 8.4	866 488	927 678
24 - Crédits immobiliers	Note 8.5	409 613	417 935
25 - Contrats de location-financement	Note 8.6	2 402 511	2 933 697
27 - Autres opérations avec la clientèle			
28 - Valeurs à recevoir (clientèle)	Note 8.7	79 362	63 609
29 - Créances dépréciées nettes des dépréciations (clientèle)	Note 8.8	695,626	474 787
<b>Classe 3 : Comptes d'instruments financiers et divers</b>		<b>66 728 844</b>	<b>55 569 850</b>
30 - Placements financiers	Note 9	59 391 921	50 280 626
32 - Débiteurs divers	Note 11.1	2 454 090	3 340 480
34 - Comptes de régularisation	Note 11.2	1 605 484	1 307 972
36 - Valeurs et emplois divers nets	Note 11.3	3 277 350	640 772
37 - Impôt sur les bénéfices	Note 10		
<b>Classe 4 : Comptes de valeurs immobilisées</b>		<b>7 352 619</b>	<b>7 565 558</b>
40 - Immobilisations incorporelles nets	Note 15	1 132 795	1 111 564
41 - Immobilisations corporelles nets	Note 14	6 219 824	6 453 995
42 - Immeubles de placement nets	Note 13		
46 - Titres de participation, de filiales et emplois assimilés nets	Note 12		
<b>TOTAL Actif</b>		<b>221 500 600</b>	<b>229 189 961</b>

Anastasie NINTUNZE: Responsable des Finances

Joe Dassin RUKUNDO: ADG



NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK

DOCUMENT: BILAN

RUBRIQUE: PASSIF

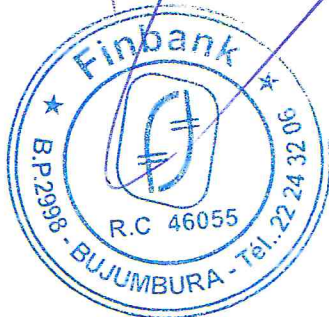
PERIODE : 31/03/2025

Montant en milliers de BIF

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2025	PERIODE DE FIN D'ANNEE PRECEDENTE: 31/12/2024
<b>Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées</b>		<b>36 980 559</b>	<b>40 364 527</b>
11 - Banque de la République du Burundi	Note 16	9 544 450	11 734 454
13 - Comptes ordinaires des banques et établissements financiers	Note 17.1	4 356 708	5 518 897
15 - Valeurs données en pension, emprunts et autres comptes créditeurs	Note 17.2	23 079 401	23 111 176
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>149 822 426</b>	<b>154 809 877</b>
20 - Comptes à vue et comptes créditeurs de la clientèle	Note 18.1	149 051 444	154 253 788
27 - Autres opérations avec la clientèle	Note 18.2		
28 - Valeurs à payer (clientèle)	Note 18.3	770 983	556 088
<b>Classe 3 : Comptes D'instruments financiers et divers</b>		<b>3 598 209</b>	<b>4 013 630</b>
30 - Placements financiers			
31 - Dettes représentées par un titre			
33 - Crédeurs divers	Note 20.1	1 199 066	770 996
34 - Comptes de régularisation	Note 20.2	2 036 170	2 869 924
37 - Impôt sur les bénéfices	Note 19	362 973	372 711
<b>Classe 5 : Comptes de provisions pour risques et charges et de capitaux propres et assimilés</b>		<b>31 099 406</b>	<b>30 001 927</b>
50 - Provisions pour risque de crédit inscrites au passif	Note 21	1 690 589	1 440 046
51 - Provisions pour risques et charges (hors risque de crédit)	Note 21.1	398 541	398 541
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	15 067 338	14 088 911
58 - Capital	Note 23	13 096 001	10 813 005
59 - Résultat net de l'exercice (avec signe négatif en cas de perte)	Note 26	846 936	3 261 424
<b>Total Passif</b>		<b>221 500 600</b>	<b>229 189 961</b>

Anastasia NINTUNZE: Responsable des Finances

Joe Dassin RUKUNDO: ADG



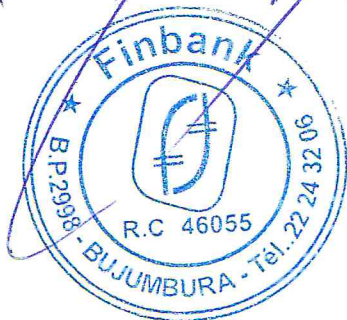



NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK  
DOCUMENT: ETAT DU RESULTAT GLOBAL  
PERIODE : 31/03/2025

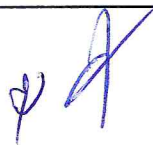
Produits	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2025	PERIODE PRECEDENTE COMPARABLE: 31/03/2024
70 - Produits sur opérations avec les banques et assimilées	Note 27.1	1 880 376	2 844 572
71 - Produits sur opérations avec la clientèle	Note 27.2	2 746 063	2 852 384
72 - Produits sur opérations sur instruments financiers	Note 31 et 32	1 948 898	5 438 675
74 - Commissions sur prestations de service	Note 29	1 114 644	650 107
75 - Produits accessoires à l'activité bancaire	Note 33		
77 - Gains sur risque de crédit	Note 38	223 301	1 858
78 - Gains sur actifs immobilisés	Note 39	56 801	
79 - Quote-part du résultat net des entreprises mises en équivalence			
<b>TOTAL Produits</b>		<b>7 970 083</b>	<b>11 787 596</b>
<b>Charges</b>			
60 - Charges sur opérations avec les banques et assimilées	Note 28.1	71 097	88 859
61 - Charges sur opérations avec la clientèle	Note 28.2	284 101	1 636 269
62 - Charges sur opérations sur instruments financiers	Note 31	1 571 920	5 310 943
64 - Commissions sur prestations de service	Note 30	57 820	37 239
65 - Charges accessoires à l'activité bancaire	Note 34		
66 - Charges générales d'exploitation	Notes 35; 36 et 37	4 476 162	4 036 545
67 - Pertes sur risque de crédit	Note 38	299 074	337 624
68 - Pertes sur actifs immobilisés	Note 39		
69 - Impôts sur les bénéfices	Note 40	362 973	102 035
<b>Total charges</b>		<b>7 123 146</b>	<b>11 549 514</b>
<b>RESULTAT NET</b>	Note 44	<b>846 936</b>	<b>238 082</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>846 936</b>	<b>238 082</b>

Anastasia NINTUNZE: Responsable des Finances

Joe Dassin RUKUNDO: ADG



 <b>FinBank</b> <small>Mieux than a Bank, a Partner</small>			
<b>NOTES TO THE STATEMENTS IN BIF THOUSANDS</b>			
<b>FOR THE PERIOD ENDING 31 MARCH 2025</b>			
		31/03/2025	31/12/2024
<b>Note 3</b>	<b>Cash and central bank account</b>		
	- Cash in hand	10,390,843	8,357,482
	- Central bank account	16,331,093	13,413,182
		<b>26,721,936</b>	<b>21,770,664</b>
<b>3.1</b>	<b>Cash</b>	0	
	- Cash in local currency	8,681,161	7,221,369
	- Cash in foreign currencies	1,709,682	1,136,113
		<b>10,390,843</b>	<b>8,357,482</b>
<b>3.2</b>	<b>Central Bank accounts</b>		
	- Central Bank current account in local currency	14,802,442	11,186,558
	- Central Bank current account in foreign currencies	1,528,651	2,226,624
		<b>16,331,093</b>	<b>13,413,182</b>
<b>Note 4</b>	<b>Due from other banks</b>		
	- Balances held with other banks	8,893,966	17,230,801
<b>Note 7</b>	<b>Interbank placements and loans to banking institutions</b>		
	- Interbank placements	27,600,000	30,644,075
	- Loans to Banks and Microfinances (BRB, FSTE and FST)	4,218,048	5,033,634
	- Accrued interest	1,406,570	1,318,879
		<b>33,224,617</b>	<b>36,996,588</b>
<b>Note 8</b>	<b>Loans and advances</b>		
	- Overdrafts	32,739,100	38,599,576
	- Equipment loans	41,385,916	46,639,217
	- Staff loans	1,276,101	1,345,613
	- Finance lease contracts	2,402,511	2,933,697
	- Other customer receivables	79,362	63,609
	- Net non performing loans	695,626	474,787
		<b>78,578,617</b>	<b>90,056,499</b>
<b>8.1</b>	<b>Overdrafts</b>		
	- Commercial loans	32,738,880	38,428,194
	- Other	220	171,383
		<b>32,739,100</b>	<b>38,599,576</b>
<b>8.2</b>	<b>Equipment loans</b>		
	- Corporate equipment loans	30,015,741	35,373,391
	- Equipment loans to local collectivities	0	
	- Other equipment loans	10,972,297	11,232,613
	- Accrued interest receivable	0	33,214
		<b>40,988,038</b>	<b>46,639,217</b>
<b>8.3</b>	<b>Staff loans</b>		
	- Consumer loans	866,488	927,678
	- Mortgage loans	409,613	417,935
		<b>1,276,101</b>	<b>1,345,613</b>
<b>8.4</b>	<b>Finance lease contracts</b>		
	- Leasing on movable property	2,402,511	2,933,697
		<b>2,402,511</b>	<b>2,933,697</b>



	31/03/2025	31/12/2024
<b>8.5 Valeurs à recevoir (clientèle)</b>		
- Values at collection	28,598	36,113
- Unpaid values	50,764	27,496
- Values in clearing house	0	
	<b>79,362</b>	<b>27,496</b>
<b>8.6 Non performing loans</b>		
- Substandards (pré-douteux)	516,245	576,165
- Doubtful debts (douteux)	581,929	19,953
- Loss debts (créances compromises)	1,001,570	1,168,630
- Loan provisions	-1,404,118	-1,289,961
	<b>695,626</b>	<b>474,787</b>
<b>Note 9 Financial investments</b>		
- Treasury bills and bonds	25,125,000	25,995,000
- Treasury bills and bonds held	27,460,000	18,070,000
- Interest accrued on Treasury bonds	6,806,921	6,215,626
	<b>59,391,921</b>	<b>50,280,626</b>
<b>Note 10 Current and deferred taxes</b>		
- Current taxes (asset)	0	0
	<b>0</b>	<b>0</b>
<b>Note 11 Other receivables and accruals</b>		
- Other assets	2,454,090	3,340,480
- Accrual accounts	1,605,484	1,307,972
- Other assets and uses	3,277,350	640,772
	<b>7,336,923</b>	<b>5,289,224</b>
<b>11.1 Other assets</b>		
- Amounts owed by the staff	0	0
- Amounts owed by the administration	0	0
- Advance payments and insurance receivable	523,243	278,484
- Guarantees paid, frauds and forgeries	1,930,847	3,061,996
	<b>2,454,090</b>	<b>3,340,480</b>
<b>11.2 Accrual accounts</b>		
- Receivables and prepaid expenses	962,486	613,934
- Accrual interests	642,998	694,037
- Western Union transit account	0	0
	<b>1,605,484</b>	<b>1,307,972</b>
<b>11.3 Other Items and uses</b>		
- Stocks of office supplies	30,153	72,533
- Electronic transactions transit accounts	3,247,196	568,239
	<b>3,277,350</b>	<b>640,772</b>
<b>Note 12 Participation in related companies</b>		
- Participations	0	0
	<b>0</b>	<b>0</b>
<b>Note 14 Tangible operating assets</b>		
- Tangible operating assets	11,177,650	11,136,461
- Depreciation of tangible operating assets	-4,957,826	-4,682,466
- Impairment of tangible operating assets	0	0
	<b>6,219,824</b>	<b>6,453,995</b>
<b>Note 15 Intangible operating assets</b>		
- Softwares	3,722,031	3,644,864
- Depreciation of intangible assets	-2,589,236	-2,533,300
	<b>1,132,795</b>	<b>1,111,564</b>
<b>Note 16 Balances due to Central bank</b>		
- Refinancing	9,541,224	11,721,224
- Accrued interests on refinancing	3,225	13,229
	<b>9,544,450</b>	<b>11,734,454</b>
<b>Note 17 Balances due to other banks</b>		
<b>17.1</b> - Current accounts	4,356,708	5,518,897
<b>17.2</b> - Trm deposits	23,079,401	23,111,176
	<b>27,436,109</b>	<b>28,630,074</b>

	31/03/2025	31/12/2024
<b>17.1 Current accounts</b>		
- Current accounts of local banks		
- Ordinary accounts of local Micro financial institutions	4,263,114	5,500,046
- Ordinary accounts of local financial institutions	88,786	14,068
- Ordinary accounts of foreign bank	4,807	4,783
- Accrued interests	0	0
	<b>4,356,708</b>	<b>5,518,897</b>
<b>17.2 Term deposits</b>		
- Time term deposit from BRB/Banks and microfinance.	21,675,840	21,675,840
- Accrued interests	1,403,561	0
	<b>23,079,401</b>	<b>21,675,840</b>
<b>Note 18a Deposits and other accounts</b>	0	0
- Current accounts and creditors in local currency	149,051,444	154,253,788
-Other Facilities from Clients	0	0
- Outstanding banking payables	770,983	556,088
	<b>149,822,426</b>	<b>154,809,877</b>
<b>18.1 Current accounts and creditors in local currency</b>	0	
- Current accounts	128,848,688	135,821,818
- Saving accounts	6,278,425	5,615,484
- Time/term accounts	8,835,300	8,418,499
- Cash collateral	5,000,856	4,344,992
- Accrued interests	88,175	0
	<b>149,051,444</b>	<b>154,200,793</b>
<b>18.2 Current accounts and creditors in local currency</b>	0	
Other Facilities from Clients	0	0
	0	0
<b>18.3 Outstanding banking payables</b>	0	
- Certified checks, WU payable...	770,983	556,088
	<b>770,983</b>	<b>556,088</b>
<b>Note 19 Current and deferred tax liabilities</b>	0	
- Current taxes	362,973	372,711
	<b>362,973</b>	<b>372,711</b>
<b>Note 20 Other payables and accruals</b>	0	0
- Non bank payables	1,199,066	770,996
- Accruals	2,036,170	2,869,924
	<b>3,235,236</b>	<b>3,640,920</b>
<b>20.1 Other payables</b>		
- Withholding taxes	1,028,785	707,626
- Social security deductions	22,466	22,530
- Suppliers of goods and services	0	0
- Phone guarantee deposit and DSTV payment	147,814	40,839
	<b>1,199,066</b>	<b>770,996</b>
<b>20.2 Accruals</b>	0	
- Unrecognized expenses and prepaid income	1,608,679	1,422,435
- Transit accounts with other branches	0	
- Other unearned income	427,491	1,447,489
	<b>2,036,170</b>	<b>2,869,924</b>
<b>Note 21 Provisions for risks and charges</b>	0	
- General provision for credit risks	1,690,589	1,440,046
- Other provisions for risks and charges	398,541	398,541
	<b>2,089,130</b>	<b>1,838,587</b>
<b>21.1 Other provisions for risks and charges</b>	0	
- Provision for retirement pension	73,862	73,862
- Provision for litigation	324,679	324,679
	<b>398,541</b>	<b>398,541</b>
<b>Note 23 Share capital and share premiums</b>		
- Legal reserves	1,542,674	1,542,674
- Share capital	13,096,001	10,813,005
	<b>14,638,676</b>	<b>12,355,679</b>
<b>Note 24 Reserves not linked to capital</b>	0	
- Free reserve	6,786,135	5,806,873
- Retained earnings	6,738,530	6,739,364
	<b>13,524,664</b>	<b>12,546,237</b>

		31/03/2025	31/03/2024
<b>NOTES TO THE STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>			
<b>Note 27</b>	<b>Interest income</b>		
	- Income from transactions with banks and similar	1,880,376	2,844,572
	- Interest from loans and advances	2,746,063	2,852,384
		<b>4,626,439</b>	<b>5,696,956</b>
<b>27.1</b>	<b>Income from transactions with banks and similar</b>		
	- Interest received from treasury bills, bonds and other banks	1,880,376	2,844,572
<b>27.2</b>	<b>Interest from loans and advances</b>		
	- Interests from overdraft	1,197,450	1,169,379
	- Interests on real estate loans	1,056	1,273
	- Finance lease interests	91,883	142,577
	- Interest on other loans	1,334,132	1,432,317
	- Commissions on financing and guarantee commitments	121,543	106,838
		<b>4,626,439</b>	<b>2,852,384</b>
<b>Note 28</b>	<b>Interest expenses</b>		
	- Expenses on transactions with banks and similar	-71,097	-88,859
	- Expenses on transactions with customers	-284,101	-777,687
		<b>-355,198</b>	<b>-866,546</b>
<b>28.1</b>	<b>Expenses on transactions with banks and similar</b>		
	- Interest on ordinary accounts at the Central Bank	-71,097	-88,859
		<b>-71,097</b>	<b>-88,859</b>
<b>28.2</b>	<b>Expenses on transactions with customers</b>		
	- Interest paid on customer accounts payable	-15,804	-264,421
	- Interest on savings accounts	-58,996	-49,782
	- Interest on term deposits	-102,824	-399,925
	- Other expenses on customer transactions	-106,477	-63,560
		<b>-284,101</b>	<b>-777,687</b>
<b>Note 29</b>	<b>Commissions received</b>		
	- Account operation fees	76,217	92,402
	- Commissions on means of payment	21,573	15,188
	- Service commissions on loans	58,885	21,000
	- Other income from services rendered	957,969	521,517
		<b>1,114,644</b>	<b>650,107</b>
<b>Note 30</b>	<b>Commissions paid</b>		
	- Other expenses for services obtained	-57,820	-37,239
		<b>-57,820</b>	<b>-37,239</b>
<b>Note 31</b>	<b>Net exchange gains or losses</b>		
	- Gains or losses on revaluation of foreign currency assets	376,978	127,731
	- Commissions received on foreign exchange transactions		0
	- Commissions paid on foreign exchange transactions		0
		<b>376,978</b>	<b>127,731</b>
<b>Note 33</b>	<b>Income from other activities</b>		
	- Income from investment properties	0	0
	- Gains on changes in fair value	0	0
	- Other accessory income	0	0

		31/03/2025	31/03/2024
<b>Note 35</b>	<b>Staff costs</b>		
	- Wages and salaries	-1,050,113	-912,553
	- Bonuses and gratuities	-156,515	-32,000
	- Social allowances (medical)		-84,294
	- Pension expenses	-47,081	-45,819
	- Training costs	-23,424	-26,849
	- Commitments for retirement and other employee benefits		0
	- Other staff expenses	-23,342	-6,942
		<b>-1,300,475</b>	<b>-1,108,457</b>
<b>Note 36</b>	<b>Net depreciation of fixed assets</b>		
	<b>Net depreciation</b>	331,296	-359,165
<b>Note 37</b>	<b>Other general operating expenses</b>		
	- Taxes and duties	-460,828	-377,143
	- Expenses related to premises	-392,360	-370,099
	- External fees and services	-34,260	-77,599
	- Other external charges	-1,850,214	-1,744,081
	- Other operating expenses		
		<b>-2,406,367</b>	<b>-2,568,922</b>
<b>Note 38</b>	<b>Net cost of risk</b>		
	- Reversal of provisions on loans	223,301	1,858
	- Recoveries on bad debts		0
	- Provisions for loan impairment	-272,865	-260,165
	- Write-off of irrecoverable debts		0
	- Provisions on performing loans	-26,210	-77,459
		<b>-75,774</b>	<b>-335,766</b>
<b>Note 39</b>	<b>Net gains or losses on other assets</b>		
	- Gains on disposal of fixed assets	56,801	0
		<b>56,801</b>	<b>0</b>
<b>Note 40</b>	<b>Income taxes</b>		
	- Income tax	-362,973	-102,035
		<b>-362,973</b>	<b>-102,035</b>
<b>Note 44</b>	<b>TOTAL COMPREHENSIVE INCOME</b>		
	Net profit	846,936	238,082
		<b>846,936</b>	<b>238,082</b>
	Anastasio NINTUNZE: Responsable des Finances		
	Joe Dassin RUKUNDO: ADG		

