

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2026	PERIODE CONCERNEE: 31/12/2025
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		103 186 519	69 406 443
10 - Valeurs en caisse	Note 3.1	10,361,598	9 970 841
11 - Banque de la République du Burundi	Note 3.2	34,627,018	22 647 896
13 - Comptes ordinaires des banques et assimilés	Note 4	34,773,479	8 164 925
14 - Valeurs reçues en pension, prêts et autres comptes débiteurs	Note 7	23,424,425	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		68 574 159	78 092 282
20 - Comptes à vue et comptes débiteurs de la clientèle	Note 8.1	0.00	
21 - Crédits de trésorerie	Note 8.2	20,423,530.89	26 563 809
22 - Crédits à l'équipement	Note 8.3	47,804,704.34	48 010 423
23 - Crédits à la consommation	Note 8.4	774,008.73	900 446
24 - Crédits immobiliers	Note 8.5	312,182.41	383 974
25 - Contrats de location-financement	Note 8.6	151,377.64	332 296
27 - Autres opérations avec la clientèle		0.00	
28 - Valeurs à recevoir (clientèle)	Note 8.7	121,083.22	23 394
29 - Créances dépréciées nettes des dépréciations (clientèle)	Note 8.8	-1,012,728.23	1,877,940
Classe 3 : Comptes d'instruments financiers et divers		94 021 512	91 812 689
30 - Placements financiers	Note 9	86,242,759.32	85 509 105
32 - Débiteurs divers	Note 11.1	3,919,388.16	3 519 182
34 - Comptes de régularisation	Note 11.2	2,959,665.57	1 590 748
36 - Valeurs et emplois divers nets	Note 11.3	620,226.21	914 182
37 - Impôt sur les bénéfices	Note 10	279,473.09	279 473
Classe 4 : Comptes de valeurs immobilisées		6 850 168	7 197 332
40 - Immobilisations incorporelles nets	Note 15	1,024,547.68	1 071 126
41 - Immobilisations corporelles nets	Note 14	5,825,620.42	6 126 206
42 - Immeubles de placement nets	Note 13	0	
46 - Titres de participation, de filiales et emplois assimilés nets	Note 12	0	
TOTAL Actif		272 632 359	246 508 747

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NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
DOCUMENT: BILAN
RUBRIQUE: PASSIF
PERIODE : 31/03/2026

Intitulés	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2026	PERIODE CONCERNEE: 31/12/2025
Classe 1 : Comptes de trésorerie et d'opérations avec les banques et assimilées		10 424 174	36 838 332
11 - Banque de la République du Burundi	Note 16	9 325 407	30 984 748
13 - Comptes ordinaires des banques et établissements financiers	Note 17.1	275 226	5 151 513
15 - Valeurs données en pension, emprunts et autres comptes créditeurs	Note 17.2	823 541	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		205 312 240	157 626 556
20 - Comptes à vue et comptes créditeurs de la clientèle	Note 18.1	204 932 466	155 203 677
27 - Autres opérations avec la clientèle	Note 18.2		
28 - Valeurs à payer (clientèle)	Note 18.3	379 774	2 422 878
Classe 3 : Comptes D'instruments financiers et divers		7 808 021	6 676 110
30 - Placements financiers			
31 - Dettes représentées par un titre			
33 - Crédeurs divers	Note 20.1	1 070 678	1 326 521
34 - Comptes de régularisation	Note 20.2	5 646 832	4 789 078
37 - Impôt sur les bénéfices	Note 19	1 090 512	560 512
Classe 5 : Comptes de provisions pour risques et charges et de capitaux propres et assimilés		49 087 924	45 367 748
50 - Provisions pour risque de crédit inscrites au passif	Note 21	2 105 861	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	6 786 135	8 328 809
58 - Capital	Note 23	31 542 674	30 000 000
59.1 - Report nouveau (avec signe négatif en cas de perte)		4 854 302	
59 - Résultat net de l'exercice (avec signe négatif en cas de perte)	Note 26	3 798 952	4 854 302
Total Passif		272 632 359	246 508 747

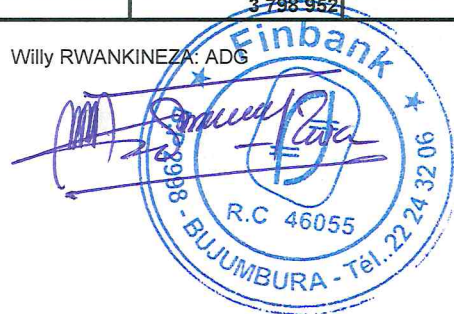
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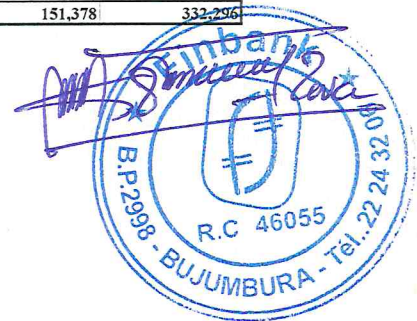
NOM DE L'ETABLISSEMENT DE CREDIT: FINBANK
 DOCUMENT: ETAT DU RESULTAT GLOBAL
 PERIODE : 31/03/2026

Produits	Numéro de référence de la note explicative	Montant en milliers de BIF	
		PERIODE CONCERNEE: 31/03/2026	PERIODE CONCERNEE: 31/12/2025
70 - Produits sur opérations avec les banques et assimilées	Note 27.1	2 265 248	8 573 268
71 - Produits sur opérations avec la clientèle	Note 27.2	2 906 062	11 059 922
72 - Produits sur opérations sur instruments financiers	Note 31 et 32	3 047 191	6 822 776
74 - Commissions sur prestations de service	Note 29	3 181 871	5 022 921
75 - Produits accessoires à l'activité bancaire	Note 33	2 273	
77 - Gains sur risque de crédit	Note 38	464 228	1 363 041
78 - Gains sur actifs immobilisés	Note 39		99 501
79 - Quote-part du résultat net des entreprises mises en équivalence			
TOTAL Produits		11 866 873	32 941 429
Charges			
60 - Charges sur opérations avec les banques et assimilées	Note 28.1	38 376	204 002
61 - Charges sur opérations avec la clientèle	Note 28.2	344 291	1 506 875
62 - Charges sur opérations sur instruments financiers	Note 31	1 469 965	4 793 370
64 - Commissions sur prestations de service	Note 30	68 844	255 713
65 - Charges accessoires à l'activité bancaire	Note 34		
66 - Charges générales d'exploitation	Notes 35; 36 et 37	5 099 500	18 927 073
67 - Pertes sur risque de crédit	Note 38	516 945	1 839 582
68 - Pertes sur actifs immobilisés	Note 39		
69 - Impôts sur les bénéfices	Note 40	530 000	560 512
Total charges		8 067 922	28 087 128
RESULTAT NET	Note 44	3 798 952	4 854 302
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	3 798 952	4 854 302

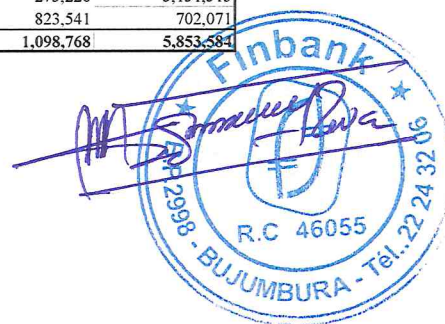
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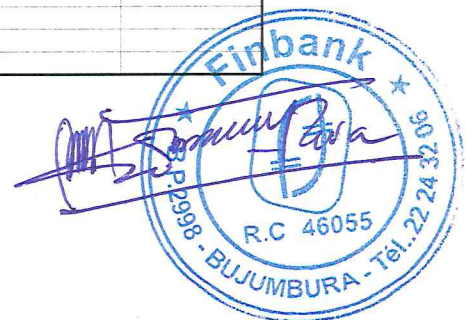
		31/03/2026	31/12/2025
FinBank <small>More than a bank, a partner</small>			
NOTES TO THE STATEMENTS IN BIF THOUSANDS			
FOR THE PERIOD ENDING 31 MARCH 2026			
Note 3	Cash and central bank account		
	- Cash in hand	10,361,598	9,970,841
	- Central bank account	34,627,018	22,647,896
		44,988,616	32,618,737
3.1	Cash		
	- Cash in local currency	8,138,198	8,999,303
	- Cash in foreign currencies	2,223,400	971,538
		10,361,598	9,970,841
3.2	Central Bank accounts		
	- Central Bank current account in local currency	30,101,534	20,220,963
	- Central Bank current account in foreign currencies	4,525,484	2,426,932
		34,627,018	22,647,896
Note 4	Due from other banks		
	- Balances held with other banks	34,773,479	8,164,925
Note 7	Interbank placements and loans to banking institutions		
	- Interbank placements	9,806,338	13,921,088
	- Loans to Banks and Microfinances (BRB, FSTE and FSTS)	13,420,974	14,504,934
	- Accrued interest	197,113	196,760
		23,424,425	28,622,781
Note 8	Loans and advances		
	- Overdrafts	20,423,531	26,563,809
	- Equipment loans	47,804,704	48,010,423
	- Consumer loans	774,009	1,284,420
	- Real estate loans	312,182	332,296
	- Finance lease contracts	151,378	23,394
	- Other customer receivables	121,083	1,877,940
	- Depreciated loans	-1,012,728	
		68,574,159	78,092,282
8.1	Overdrafts		
	- Commercial loans	19,652,855	26,559,655
	- Other	12,091	4,154
		19,664,946	26,563,809
8.2	Equipment loans		
	- Corporate equipment loans	37,088,260	38,989,113
	- Equipment loans to local collectivities	0	0
	- Other equipment loans	8,661,463	8,643,692
	- Accrued interest receivable	101,450	377,618
		45,851,173	48,010,423
8.3	Staff loans		
	- Consumer loans	774,009	900,446
	- Mortgage loans	312,182	383,974
		1,086,191	1,284,420
8.4	Finance lease contracts		
	- Leasing on movable property	151,378	332,296
		151,378	332,296



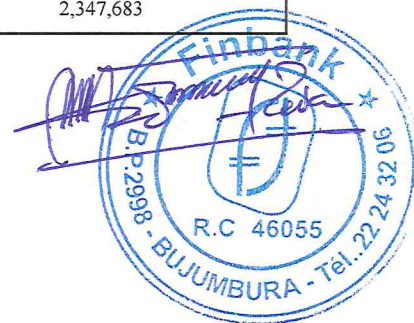
	31/03/2026	31/12/2025
8.5 Valeurs à recevoir (clientèle)		
- Values at collection		7,547
- Unpaid values	121,083	15,846
- Values in clearing house		
	121,083	23,394
8.6 Non performing loans		
- Substandards (pré-douteux)	1,575,842	2,216,482
- Doubtful debts (douteux)	450,665	138,222
- Loss debts (créances compromises)	685,609	775,506
- Loan provisions	-1,012,728	-1,252,270
	1,699,388	1,877,940
Note 9 Financial investments		
- Treasury bills and bonds	20,375,000	21,055,000
- Treasury bills and bonds held	58,050,000	56,590,000
- Interest accrued on Treasury bonds	7,817,759	7,864,105
	86,242,759	85,509,105
Note 10 Current and deferred taxes		
- Current taxes (asset)	279,473	279,473
	279,473	279,473
Note 11 Other receivables and accruals		
- Other assets	3,919,388	3,519,182
- Accrual accounts	2,959,666	1,590,748
- Other assets and uses	620,226	914,182
	7,499,280	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	293,719	201,743
- Garantees paid, frauds and forgeries	3,625,669	3,317,439
- Depreciation of non bank debtors	0	0
	3,919,388	3,519,182
11.2 Accrual accounts		
- Receivables and prepaid expenses	1,999,596	794,426
- Transit accounts with other branches	-	0
- Outstanding interests	960,069	796,321
- Western Union transit account	0	0
	2,959,666	794,426
11.3 Other Items and uses		
- Stocks of office supplies	66,601	59,901
- Electronic transactions transit accounts	553,625	854,280
	620,226	914,182
Note 12 Participation in related companies		
- Participations	0	0
	0	0
Note 14 Tangible operating assets		
- Tangible operating assets	11,692,236	11,796,351
- Depreciation of tangible operating assets	(5,866,615)	-5,670,145
- Impairment of tangible operating assets	-	0
	5,825,620	6,126,206
Note 15 Intangible operating assets		
- Softwares	3,856,110	3,845,674
- Depreciation of intangible assets	-2,831,562	-2,774,548
	1,024,548	1,071,126
Note 16 Balances due to Central bank		
- Refinancing	9,290,000	8,500,000
- Current account	0	22,445,217
- Accrued interests on refinancing	35,407	39,531
	9,325,407	30,984,748
Note 17 Blances due to other banks		
17.1 - Current accounts	275,226	5,151,513
17.2 - Term deposits	823,541	702,071
	1,098,768	5,853,584



	31/03/2026	31/12/2025
17.1 Current accounts		
- Current accounts of local banks		
- Ordinary accounts of local Micro financial institutions	15,776	4,968,417
- Ordinary accounts of local financial institutions	254,555	178,221
- Ordinary accounts of foreign bank	4,895	4,874
- Accrued interests	0	0
	275,226	5,151,513
17.2 Term deposits		
- Time term deposit from BRB/Banks and microfinance	815,000	700,000
- Accrued interests	8,541	2,071
	823,541	702,071
Note 18a Deposits and other accounts		
- Current accounts and creditors in local currency	204,932,466	155,203,677
-Other Facilities from Clients	0	0
- Outstanding banking payables	379,774	2,422,878
	205,312,240	157,626,556
18.1 Current accounts and creditors in local currency		
- Current accounts	184,495,592	131,964,938
- Other domiciliation accounts	0	9,233,654
- Saving accounts	11,622,963	2,105,000
- Time/term accounts	2,084,300	11,546,809
- Cash collateral	6,374,096	
- Accrued interests	355,515	0
	204,932,466	154,850,401
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...	379,774	2,422,878
	379,774	2,422,878
Note 19 Current and deferred tax liabilities		
- Current taxes	1,090,512	560,512
	1,090,512	560,512
Note 20 Other payables and accruals		
- Non bank payables	1,070,678	1,326,521
- Accruals	5,646,832	4,789,078
	6,717,510	6,115,599
20.1 Other payables		
- Withholding taxes	820,810	937,379
- Social security deductions	22,894	23,272
- Suppliers of goods and services	0	0
- Phone guarantee deposit and DSTV payment	226,974	365,869
	1,070,678	1,326,521
20.2 Accruals		
- Unrecognized expenses and prepaid income	3,075,025	3,563,752
- Transit accounts with other branches	0	0
- Other unearned income	2,571,807	1,225,325
	5,646,832	4,789,078
Note 21 Provisions for risks and charges		
- General provision for credit risks	1,889,191	1,894,106
- Other provisions for risks and charges	216,670	290,532
	2,105,861	2,184,638
21.1 Other provisions for risks and charges	25,418	
- Provision for litigation	191,252	191,252
	216,670	191,252
Note 23 Share capital and share premiums	31/03/2026	31/12/2025
- Legal reserves	1,542,674	1,542,674
- Share capital	30,000,000	30,000,000
	31,542,674	31,542,674
Note 24 Reserves not linked to capital		
- Free reserve	6,786,135	6,786,135
- Retained earnings	0	0
	6,786,135	6,786,135
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		31/03/2026	31/12/2025
NOTE 27 Interest income			
	- Income from transactions with banks and similar	2,265,248	10,223,084
	- Interest from loans and advances	2,906,062	11,033,189
		5,171,310	21,256,273
27.1	Income from transactions with banks and similar		
	- Interest received from treasury bills, bonds and other banks	2,265,248	10,223,084
27.2	Interest from loans and advances	0	
	- Interests from overdraft	845,641	4,981,993
	- Interests on real estate loans	273	4,769
	- Finance lease interests	2,906	418,080
	- Interest on other loans	1,917,017	5,101,773
	- Commissions on financing and guarantee commitments	140,225	526,574
		2,906,062	21,256,273
NOTE 28 Interest expenses			
	- Expenses on transactions with banks and similar	-38,376	-393,232
	- Expenses on transactions with customers	-344,291	-3,182,435
		-382,667	-3,575,667
28.1	Expenses on transactions with banks and similar		
	- Interest on ordinary accounts at the Central Bank	-38,376	-393,232
		-38,376	-393,232
28.2	Expenses on transactions with customers		
	- Interest paid on customer accounts payable	-29,232	-1,349,721
	- Interest on savings accounts	-97,369	-202,748
	- Interest on term deposits	-34,273	-1,319,830
	- Other expenses on customer transactions	-183,417	-310,136
		-344,291	-3,182,435
NOTE 29 Commissions received			
	- Account operation fees	145,527	350,461
	- Commissions on means of payment	25,215	72,778
	- Service commissions on loans	73,102	195,940
	- Other income from services rendered	2,938,027	3,514,871
		3,181,871	4,134,049
NOTE 30 Commissions paid			
	- Other expenses for services obtained	-68,844	-182,941
		-68,844	-182,941
NOTE 31 Net exchange gains or losses			
	- Net exchange gains or losses on transactions	0	2,347,683



	31/03/2026	31/12/2025
- Gains or losses on revaluation of foreign currency assets	1,420,163	0
- Commissions received on foreign exchange transactions	1,627,028	0
- Other net income on financial instruments	0	0
- Commissions paid & Losses on revaluation on foreign currency	-1,469,965	0
	1,577,226	2,347,683
Note 33 Income from other activities		
- Income from investment properties	0	0
- Gains on changes in fair value	0	0
- Other accessory income	2,273	821,378
	2,273	821,378
Note 35 Staff costs		
- Wages and salaries	-958,432	-3,677,225
- Bonuses and gratuities	-161,826	-333,050
- Other compensation	0	-370,155
- Social allowances	-127,181	-181,178
- Pension expenses	-116,851	-106,910
- Training costs	0	0
- Commitments for retirement and other employee benefits	0	0
- Other staff expenses	-50,689	-82,318
	-1,414,979	-4,750,837
Note 36 Net depreciation of fixed assets		
Net depreciation	-372,819	1,496,888
Note 37 Other general operating expenses	-372,819	1,496,888
- Taxes and duties	-758,493	-1,838,825
- Expenses related to premises	-413,456	-1,511,160
- External fees and services	-42,158	-193,985
- Other external charges	-2,097,594	-7,585,322
- Other operating expenses	0	
	-3,311,702	-11,129,291
Note 38 Net cost of risk		
- Reversal of provisions on loans	464,228	942,857
- Recoveries on bad debts	0	
- Provisions for loan impairment	-271,043	-3,055,504
- Write-off of irrecoverable debts	0	
- Provisions on performing loans	-245,902	-135,983
	-52,717	-2,248,631
Note 39 Net gains or losses on other assets		
- Gains on disposal of fixed assets	0	
	0	0
Note 40 Income taxes		
- Income tax	-530,000	-372,711
	-530,000	-372,711
Note 44 TOTAL COMPREHENSIVE INCOME		
Net profit	3,798,952	3,261,424
	3,798,952	3,261,424
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