

**Summary Consolidated statement of profit or loss**

Unaudited

For the period ended	30 Sept 2022	31 Sept 2021
	FRw'000	FRw'000
Net interest income	104,823,320	99,567,926
Net fee and commission income	16,047,997	14,528,392
Other income	13,934,881	12,015,553
Credit impairment losses	(12,266,907)	(27,972,772)
<b>Net operating income</b>	<b>122,539,291</b>	<b>98,139,099</b>
Operating expenses	(55,762,444)	(44,163,360)
<b>Profit before income tax</b>	<b>66,776,847</b>	<b>53,975,739</b>
Income tax expense	(23,263,173)	(17,240,798)
<b>Profit for the period</b>	<b>43,513,674</b>	<b>36,734,941</b>

**Summary Consolidated statement of comprehensive income**

Unaudited

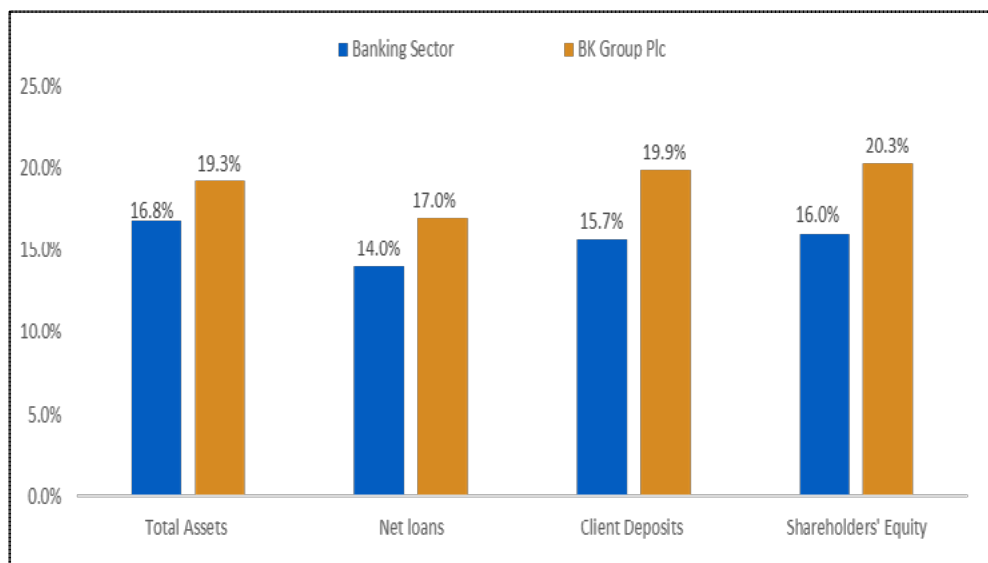
For the period ended	30 Sept 2022	31 Sept 2021
	FRw'000	FRw'000
Profit for the period	43,513,674	36,734,941
<b>Other comprehensive income:</b>		
Revaluation surplus	-	-
Transfer to deferred tax of excess depreciation	-	-
<b>Total comprehensive income for the year, net of tax</b>	<b>43,513,674</b>	<b>36,734,941</b>
<b>Earnings per share (basic and diluted) (FRw)</b>	<b>47.4</b>	<b>40.6</b>

**Summary Consolidated statement of financial position**

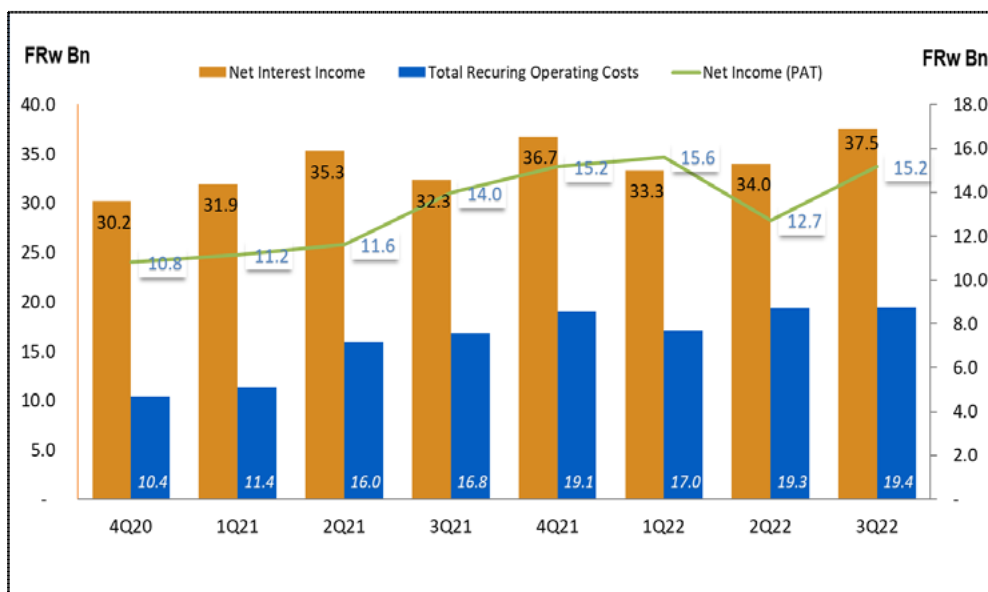
Unaudited

For the period ended	30 Sept 2022	31 Sept 2021
	FRw'000	FRw'000
Cash, deposits and balances due from financial institutions	410,706,526	331,320,924
Held to maturity investments	240,692,923	184,633,712
Loans and advances to customers	1,032,439,917	990,267,321
Insurance receivable	5,529,138	6,517,668
Deferred income tax	8,873,610	9,546,653
Assets held for sale	664,678	734,678
Other assets	15,859,256	25,810,133
Right of use assets	1,892,986	1,659,359
Property and equipment	30,111,940	29,608,750
Intangible assets	9,140,628	10,273,785
	<b>1,755,911,602</b>	<b>1,590,372,983</b>
<b>Liabilities</b>		
Due to banks	181,256,382	190,223,687
Deposits and balances from customers	1,127,098,610	974,494,626
Current income tax	4,512,155	10,013,864
Dividends payable	22,604,904	26,928,781
Insurance liabilities	9,700,519	9,445,233
Other liabilities	39,459,060	35,470,426
Lease liabilities	2,121,779	2,069,256
Long-term finance	60,057,438	56,026,996
	<b>1,446,810,846</b>	<b>1,304,672,869</b>
<b>Equity</b>		
Share capital	9,185,147	9,045,474
Share premium	79,953,617	76,573,491
Retained earnings and other reserves	216,656,082	197,412,725
<b>Equity attributable to owners of the company</b>	<b>305,794,846</b>	<b>283,031,690</b>
Non-controlling interests	3,305,910	2,668,423
	<b>309,100,756</b>	<b>285,700,114</b>
<b>Total equity and liabilities</b>	<b>1,755,911,602</b>	<b>1,590,372,983</b>

**BK Group Plc Growth vs. Banking Sector Growth, CAGR 2017 - 2022**



**Selected Performance Indicators**



**Beata Uwamaliza Habyarimana**  
Group Chief Executive Officer  
Date: 30<sup>th</sup> Nov 2022

**Marc Holtzman**  
Group Chairperson  
Date: 30<sup>th</sup> Nov 2022