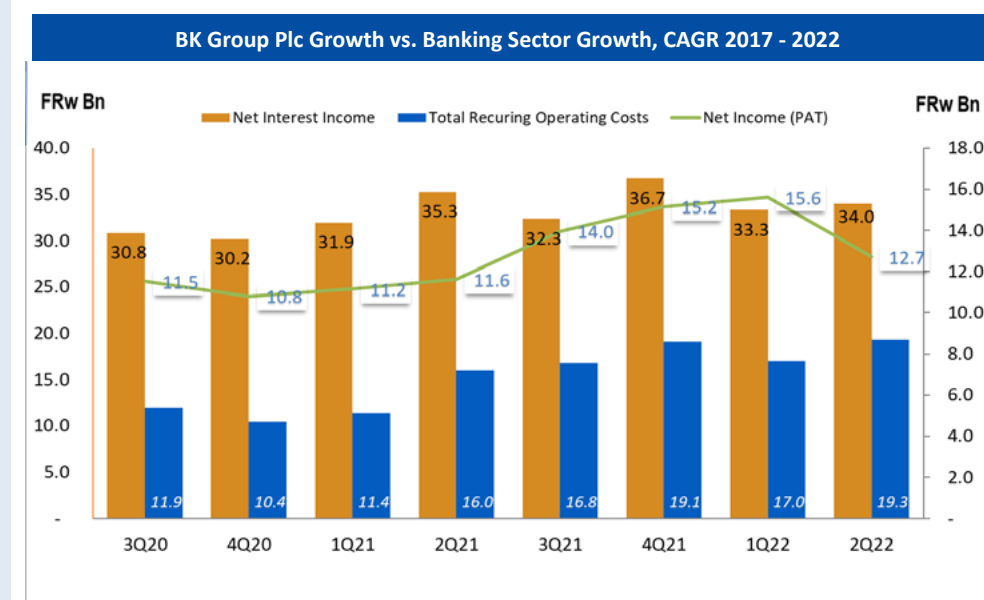
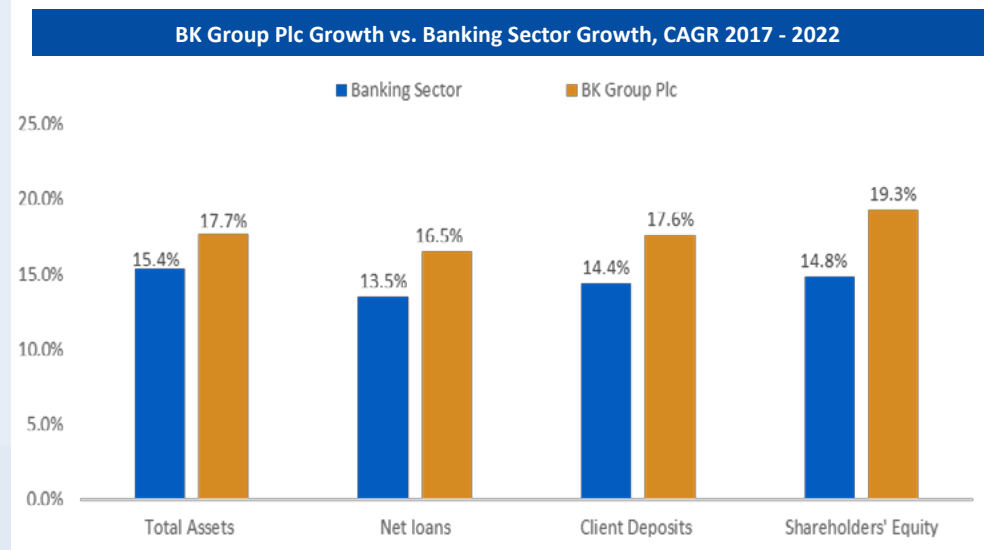


Summary consolidated statement of profit or loss		
For the period ended	30 June 2022	30 June 2021
	FRw'000	FRw'000
Net interest income	67,305,021	67,228,569
Net fee and commission income	11,425,486	8,237,517
Other income	9,215,678	7,921,481
Credit impairment losses	(9,132,887)	(22,198,781)
<b>Net operating income</b>	<b>78,813,298</b>	<b>61,188,786</b>
Operating expenses	(36,357,383)	(27,358,938)
<b>Profit before income tax</b>	<b>42,455,915</b>	<b>33,829,848</b>
Income tax expense	(14,113,693)	(11,058,162)
<b>Profit for the period</b>	<b>28,342,222</b>	<b>22,771,686</b>

Summary consolidated statement of comprehensive income		
For the period ended	30 June 2022	30 June 2021
	FRw'000	FRw'000
Profit for the period	28,342,222	22,771,686
<b>Other comprehensive income:</b>		
<b>Total comprehensive income for the year, net of tax</b>	<b>28,342,222</b>	<b>22,771,686</b>
<b>Earnings per share (basic and diluted) (FRw)</b>	<b>31.3</b>	<b>25.2</b>

Summary consolidated statement of financial position		
As at	30 June 2022	31 December 2021
	FRw'000	FRw'000
<b>Assets</b>		
Cash, deposits and balances due from financial institutions	324,508,475	331,320,924
Held to maturity investments	226,331,151	184,633,712
Loans and advances to customers	1,013,376,011	990,267,321
Insurance receivable	3,720,328	6,517,668
Deferred income tax	7,934,680	9,546,653
Assets held for sale	664,678	734,678
Other assets	24,524,822	25,810,133
Right of use assets	2,144,729	1,659,359
Property and equipment	29,171,315	29,608,750
Intangible assets	9,464,378	10,273,785
	<b>1,641,840,569</b>	<b>1,590,372,983</b>
<b>Liabilities</b>		
Due to banks	189,431,304	190,223,687
Deposits and balances from customers	1,024,995,354	974,494,626
Current income tax	5,027,766	10,013,864
Dividends payable	41,099,879	26,928,781
Insurance liabilities	8,127,461	9,445,233
Other liabilities	16,649,089	35,470,426
Lease liabilities	2,596,572	2,069,256
Long-term finance	57,450,972	56,026,996
	<b>1,345,378,397</b>	<b>1,304,672,869</b>
<b>Equity</b>		
Share capital	9,045,474	9,045,474
Share premium	76,573,491	76,573,491
Retained earnings and other reserves	207,721,348	197,412,725
<b>Equity attributable to owners of the company</b>	<b>293,340,313</b>	<b>283,031,690</b>
Non-controlling interests	3,121,859	2,668,423
	296,462,172	285,700,114
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,641,840,569</b>	<b>1,590,372,983</b>



The above financial statements are extracts from the records of the Group. They were approved for issue by the Board of Directors on 25 June 2022 and signed on its behalf by:

**Béata U. Habyarimana**  
Chief Executive Officer  
Date: 31<sup>st</sup> August 2022

**Marc Holtzman**  
Group Chairperson  
Date: 31<sup>st</sup> August 2022

**BK Arena Prepaid Card**

Simply load, spend, and have a good time!

Get yours today from any BK branch or at BK ARENA on event days