ACCESS BANK (RWANDA) PLC

FINANCIAL STATEMENTS FOR THE PERIOD 30 JUNE 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026

	Reviewed 30-Jun-2026 Frw'000'	Reviewed 30-Jun-2025 Frw'000'
Interest income	11,424,294	8,538,733
Interest expense	(3,002,284)	(2,142,961)
Net interest income	**8,422,010**	**6,395,772**
Fees and commissions income	2,411,014	2,849,958
Fees and commissions expense	(164,564)	(149,284)
Net fee and commissions income	**2,246,450**	**2,700,674**
Net trading income	983,088	1,778,046
Other operating income	18,000	19,000
	1,001,088	1,797,046
Net operating income	**11,669,548**	**10,893,492**
Operating income		
Net impairment charge on loans and advances	(388,452)	(310,039)
Net impairment on other financial assets	22,368	24,253
Employee benefits	(2,551,855)	(2,425,891)
Depreciation of property and equipment	(171,312)	(201,817)
Amortization of intangible assets	(119,000)	(93,519)
Interest on lease liability	(73,188)	(86,859)
Depreciation -Right of use asset	(525,034)	(483,576)
Other operating expenses	(1,418,911)	(1,596,345)
Total operating expenses	**(5,225,384)**	**(5,173,793)**
Profit before income tax	**6,444,164**	**5,719,699**
Income tax expense	(1,804,366)	(1,601,515)
Profit for the period	**4,639,798**	**4,118,184**
Other comprehensive income	-	-
Deferred tax on revaluation reserve	(34,883)	-
Total comprehensive income for the period	**4,604,915**	**4,118,184**

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

ASSETS	Reviewed 30-Jun-26 Frw'000'	Audited 31-Dec-25 Frw'000'
Cash and balances with National Bank of Rwanda	29,588,232	45,637,241
Amount due from other banks	62,595,108	46,542,393
Government securities	131,082,111	101,895,026
Loans and advances to customers	85,723,956	72,772,578
Other assets	10,638,350	16,270,064
Property and equipment	3,441,328	2,885,108
Intangible assets	1,090,147	1,209,148
Amount due from related parties	78,255	360,859
Right of use Asset	2,323,949	2,298,398
Total assets	**326,561,436**	**289,870,815**
LIABILITIES		
Customers deposits	270,227,049	241,053,753
Due to National Bank of Rwanda	50,252	73,514
Derivatives financial instruments	782,204	345,039
Current income tax	1,488,185	55,875
Other liabilities	6,273,776	3,546,313
Lease liability	2,515,916	2,455,920
Deferred income tax	231,271	221,292
Total liabilities	**281,568,653**	**247,751,706**
EQUITY		
Share capital	20,000,000	20,000,000
Retained earnings	24,440,862	21,414,386
Statutory reserve	128,586	246,505
Revaluation reserve	423,335	458,218
Total shareholder's equity	**44,992,783**	**42,119,109**
Total liabilities and equity	**326,561,436**	**289,870,815**

The financial statements were approved and authorized for issue by the Board of Directors on 14th August 2026

Managing Director /CEO ....

Chair, Board Audit Committee ....

APPENDIX I : REGULATORY DISCLOSURES

CAPITAL STRENGTH (Frw'000')	Reviewed Jun-2026	Audited Dec-2025
a. Core capital (Tier 1)	42,443,253	40,205,238
b. Supplementary capital (Tier 2)	2,711,271	2,687,942
c. Total capital	45,154,524	42,893,180
d. Total risk weighted assets	216,901,666	204,548,129
e. Core capital/ Total risk weighted assets ratio (Tier 1 ratio)	19.568%	19.656%
f. Tier 2 ratio	1.25%	1.314%
g. Total capital/total risk weighted assets ratio	20.82%	20.970%
h. Leverage ratio	13%	13%
B. CREDIT RISK		
1. Total gross credit risk exposures: after accounting offsets and without considering credit risk mitigation;	87,375,754	74,542,890
2. Average gross credit exposures, broken down by major types of credit exposure:		
a) Loans, commitments, and other non-derivative off-balance sheet exposures;	87,375,754	74,542,890
b) Debt securities	62,595,108	46,542,393
c) OTC derivatives	22,432,695	22,017,116
3. Regional or geographic distribution of exposures, broken down in significant areas by major types of credit exposure;		
a) Kigali	74,269,391	63,408,233
b) South	5,242,545	4,453,863
c) North	3,495,030	2,969,242
d) Eastern	1,747,515	1,484,621
e) Western	2,621,273	2,226,931
4. Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:		
a) Public;	18,500	37,793
b) Financial;	-	-
c) Manufacturing;	12,341,995	7,601,492
d) Infrastructure and construction;	161,067	192,457
e) Services and commerce.	34,815,192	30,104,990
f) Others	40,039,000	36,606,158
5. Off- balance sheet items	4,861,011	4,809,495
6. non-performing loans indicators		
a) Non-performing loans (NPL)	2,617,056	3,156,638
b) NPL ratio	2.73%	3.99%
7. Related parties		
a. Loans to directors, shareholders, and subsidiaries	50,079	213,883
b. Loan to employees	507,370	662,534
8. Restructured loans as of 30 September 2025		
a. No. of borrowers	12	12
b. Amount outstanding (Frw '000)	264,438	264,438
c. Provision thereon (Frw '000) (regulatory):	61,424	61,424
d. Restructured loans as % of gross loans	0.40%	0.40%
C. LIQUIDITY RISK		
a. Liquidity Coverage Ratio (LCR)	246%	219%
b. Net Stable Funding Ratio (NSFR)	199%	160%
D. OPERATIONAL RISK		
a. Number and types of frauds and their corresponding amount		
E. MARKET RISK		
a. Interest rate risk	302,018	293,552
b. Equity position risk		-
c. Foreign exchange risk	25,801	512,915
F. COUNTRY RISK		
a. Credit exposures abroad	17,583,671	2,764,394
b. Other assets held abroad	-	-
c. Liabilities to abroad		-
G. MANAGEMENT AND BOARD COMPOSITION		
a. Number of Board members	9	8
b. Number of independent directors	6	5
c. Number of non-independent directors	3	3
d. Number of female directors	3	3
e. Number of male directors	6	5
f. Number of Senior Managers	10	8
g. Number of female senior managers	3	3
h. Number of male senior managers	7	5

ACCESS BANK (RWANDA) PLC

FINANCIAL STATEMENTS FOR THE PERIOD 30 JUNE 2026

EXPLANATORY NOTES TO THE UNAUDITED FINANCIAL STATEMENTS:

- Net interest income increased by 31.7% to Frw 8.42 billion , driven by a 33.8% increase in interest income delivered from improved earning assets, supported by higher lending volumes.
- Net operating income increased by 7.1% to Frw 11.67 billion , reflecting continued revenue resilience despite lower trading and fee-based income during the period.
- Profit after tax grew by 12.7% to Frw 4.64 billion , compared to Frw 4.12 billion in the prior-year period, evidence of the improved earnings assets.
- Total assets expanded by 12.7% to Frw 326.6 billion , up from Frw 289.9 billion at 31 December 2025, reflecting continued balance sheet growth and business momentum.
- Customer deposits increased by 12.1% to Frw 270.2 billion , highlighting sustained customer confidence and the strength of the Bank's funding base.
- Loans and advances to customers grew by 17.8% to Frw 85.7 billion , reaffirming the Bank's commitment to supporting businesses, individuals, and Rwanda's broader economic growth.
- Capital position remained strong, with a Capital Adequacy Ratio of 19.57%, comfortably above the regulatory minimum requirement of 15%.
- Liquidity remained robust , with both the Liquidity Coverage Ratio and Net Stable Funding Ratio consistently exceeding regulatory requirements, reinforcing the Bank's financial resilience.

Financial Statements are available on https://rwanda.accessbankplc.com