

# EQUITY BANK RWANDA PLC AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER, 2025



| <b>STATEMENT OF FINANCIAL POSITION</b><br><b>AUDITED BY EXTERNAL AUDITORS</b> | <b>31st Dec<br/>2025</b> | <b>31st Dec<br/>2024</b> |
|-------------------------------------------------------------------------------|--------------------------|--------------------------|
| <b>ASSETS</b>                                                                 | <b>Frw'000'</b>          | <b>Frw'000'</b>          |
| Cash, deposits and balances due from financial institutions                   | 343,844,262              | 370,946,021              |
| Restricted cash with Central Bank of Rwanda                                   | 52,227,395               | 49,536,929               |
| Amortised cost investment securities                                          | 87,839,488               | 85,719,964               |
| FVOCI investment securities                                                   | 229,591,079              | 219,609,657              |
| Due from related parties                                                      | 653,573                  | 656,797                  |
| Loans and advances to customers                                               | 715,888,893              | 556,589,099              |
| Other assets and prepaid expenses                                             | 15,142,064               | 22,821,547               |
| Non-current assets held for sale                                              | -                        | 2,006,000                |
| Property and equipment                                                        | 10,978,502               | 9,535,429                |
| Intangible assets                                                             | 2,243,135                | 1,438,730                |
| Right Of Use Assets                                                           | 6,303,720                | 4,165,156                |
| Deferred tax assets                                                           | 5,246,086                | 7,038,046                |
| <b>TOTAL ASSETS</b>                                                           | <b>1,469,958,197</b>     | <b>1,330,063,375</b>     |
| <b>LIABILITIES</b>                                                            |                          |                          |
| Deposits from customers                                                       | 917,023,022              | 911,606,918              |
| Deposits from banks                                                           | 132,446,769              | 80,134,364               |
| Due to related parties                                                        | 2,008,850                | 6,145,844                |
| Borrowed funds                                                                | 116,119,376              | 72,533,800               |
| Other liabilities and deferred income                                         | 47,652,844               | 47,401,283               |
| Lease Liabilities                                                             | 6,467,047                | 4,765,696                |
| Current Income tax liability                                                  | 5,436,081                | 5,872,242                |
| Dividend payable                                                              | 20,736,109               | 26,128,725               |
| <b>TOTAL LIABILITIES</b>                                                      | <b>1,247,890,098</b>     | <b>1,154,588,872</b>     |
| <b>EQUITY</b>                                                                 |                          |                          |
| Share capital                                                                 | 23,301,283               | 23,301,283               |
| Share premium                                                                 | 18,359,844               | 18,359,844               |
| FVOCI Reserve                                                                 | 1,046,655                | (7,056,415)              |
| Regulatory Reserves                                                           | -                        | 575,419                  |
| Retained earnings                                                             | 179,360,317              | 140,294,372              |
| <b>TOTAL EQUITY</b>                                                           | <b>222,068,099</b>       | <b>175,474,503</b>       |
| <b>TOTAL LIABILITIES AND EQUITY</b>                                           | <b>1,469,958,197</b>     | <b>1,330,063,375</b>     |

The financial statements of Equity Bank Rwanda Plc were approved by the board of directors and signed on its behalf by:

Hannington Namara  
Managing Director

30<sup>th</sup> March 2026

Belinda Bwiza  
Chair of Board Audit Committee

30<sup>th</sup> March 2026

| <b>STATEMENT OF PROFIT OR LOSS AND<br/>OTHER COMPREHENSIVE INCOME</b><br><b>AUDITED BY EXTERNAL AUDITORS</b> | <b>31st Dec<br/>2025</b> | <b>31st Dec<br/>2024</b> |
|--------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                                                                                              | <b>Frw'000</b>           | <b>Frw'000</b>           |
| Interest income                                                                                              | 124,897,891              | 104,569,840              |
| Interest expense                                                                                             | (22,355,978)             | (21,084,530)             |
| <b>NET INTEREST INCOME</b>                                                                                   | <b>102,541,913</b>       | <b>83,485,310</b>        |
| Credit impairment losses                                                                                     | (7,329,305)              | (3,596,003)              |
| <b>NET INTEREST INCOME AFTER LOAN IMPAIRMENT PROVISION</b>                                                   | <b>95,212,608</b>        | <b>79,889,307</b>        |
| Fee and commission income                                                                                    | 35,226,338               | 27,157,152               |
| Fee and commission expense                                                                                   | (11,479,780)             | (12,657,361)             |
| <b>NET FEE AND COMMISSION INCOME</b>                                                                         | <b>23,746,558</b>        | <b>14,499,791</b>        |
| Net foreign exchange income                                                                                  | 5,877,585                | 7,526,408                |
| Other operating income                                                                                       | 6,529,473                | 11,319,935               |
| <b>NET OPERATING INCOME</b>                                                                                  | <b>131,366,224</b>       | <b>113,235,441</b>       |
| Employee benefits                                                                                            | (20,798,509)             | (16,445,742)             |
| Depreciation and amortisation                                                                                | (3,880,558)              | (2,425,748)              |
| IFRS 16 Depreciation-Right of Use of Assets                                                                  | (2,965,417)              | (1,515,090)              |
| Operating lease expenses                                                                                     | (9,611)                  | (26,238)                 |
| Other operating expenses                                                                                     | (21,183,744)             | (16,014,604)             |
| <b>OPERATING EXPENSES</b>                                                                                    | <b>(48,837,839)</b>      | <b>(36,427,422)</b>      |
| <b>PROFIT BEFORE INCOME TAX</b>                                                                              | <b>82,528,385</b>        | <b>76,808,019</b>        |
| Income tax expense                                                                                           | (23,337,859)             | (22,855,240)             |
| <b>PROFIT FOR THE YEAR</b>                                                                                   | <b>59,190,526</b>        | <b>53,952,779</b>        |
| <b>STATEMENT OF OTHER COMPREHENSIVE INCOME</b>                                                               |                          |                          |
| <b>FVOCI (Available-for-sale as per IAS 39) investment securities</b>                                        |                          |                          |
| Fair value gains / (losses)                                                                                  | 9,352,187                | 1,545,002                |
| Deferred income tax                                                                                          | (1,249,117)              | (299,510)                |
| <b>Total other comprehensive income for the year</b>                                                         | <b>8,103,070</b>         | <b>1,245,492</b>         |
| <b>Total comprehensive income for the year, net of tax</b>                                                   | <b>67,293,596</b>        | <b>55,198,271</b>        |

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30<sup>th</sup> March 2026

Belinda Bwiza  
Chair of Board Audit Committee

30<sup>th</sup> March 2026



## I'M A MEMBER

It has gone beyond being a bank and a customer, we are now a family.



# EQUITY BANK RWANDA PLC FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER, 2025



| <b>STATEMENT OF CASH FLOWS</b>                                                  | <b>31st Dec<br/>2025</b> | <b>31st Dec<br/>2024</b> |
|---------------------------------------------------------------------------------|--------------------------|--------------------------|
| <b>AUDITED BY EXTERNAL AUDITORS</b>                                             |                          |                          |
|                                                                                 | <b>Frw'000'</b>          | <b>Frw'000'</b>          |
| <b>OPERATING ACTIVITIES</b>                                                     |                          |                          |
| <b>Profit before income tax</b>                                                 | <b>82,528,385</b>        | <b>76,808,019</b>        |
| <b>Adjustments for:</b>                                                         |                          |                          |
| Depreciation on property and equipment                                          | 3,466,341                | 2,115,765                |
| Depreciation on right of use assets                                             | 2,965,417                | 1,515,090                |
| Fair value Gain/Loss                                                            | (767,179)                | 528,388                  |
| Credit impairment on other financial assets                                     | (1,417,432)              | 1,479,827                |
| Amortisation of intangible assets                                               | 414,217                  | 309,983                  |
| Interest expense on lease liabilities                                           | 458,163                  | 641,686                  |
| Gain on disposal of property and equipment                                      | (187,070)                | (4,066,479)              |
| Credit impairment loss on loans and advances                                    | 9,767,203                | 8,235,357                |
| Provision for litigation                                                        | 2,711,540                | 913,347                  |
| Interest expense on term borrowings                                             | 6,375,150                | 3,965,153                |
| Unrealised Forex (gains)/losses                                                 | (12,549)                 | 65,893                   |
| <b>OPERATING PROFIT BEFORE CHANGES IN OPERATING ASSETS AND LIABILITIES</b>      | <b>106,302,186</b>       | <b>92,512,029</b>        |
| Movements in operating assets and operating liabilities:                        |                          |                          |
| Loans and Advances                                                              | (163,070,735)            | (139,311,031)            |
| Other assets                                                                    | 7,679,483                | 4,322,273                |
| Deposits and balances from customers and banks and other Financial Institutions | 57,728,509               | 210,810,094              |
| Balances with related parties                                                   | (4,133,770)              | 4,224,857                |
| Other liabilities                                                               | 251,561                  | 21,456,598               |
| Cash Reserve Requirement                                                        | (2,690,466)              | (10,810,781)             |
| <b>CASH GENERATED FROM OPERATIONS</b>                                           | <b>2,066,768</b>         | <b>183,204,039</b>       |
| Income taxes paid                                                               | (23,231,177)             | (21,689,456)             |
| Interest paid on lease liabilities                                              | (430,112)                | (620,190)                |
| Interest paid on borrowed funds                                                 | (3,976,420)              | (2,761,147)              |
| <b>NET CASH (USED IN)/FROM OPERATING ACTIVITIES</b>                             | <b>(25,570,941)</b>      | <b>158,133,246</b>       |
| <b>INVESTING ACTIVITIES</b>                                                     |                          |                          |
| Purchase of property and equipment                                              | (5,531,144)              | (5,748,770)              |
| Purchase of intangible assets                                                   | (1,218,622)              | (1,253,145)              |
| Proceeds from disposal of assets                                                | 808,409                  | 12,035,246               |
| Purchase of investment securities                                               | (10,118,259)             | (13,159,879)             |
| Proceeds from disposal of non-current assets held for sale                      | 1,978,250                | (1,975,484)              |
| <b>NET CASH USED IN INVESTING ACTIVITIES</b>                                    | <b>(14,081,366)</b>      | <b>(10,102,032)</b>      |
| <b>FINANCING ACTIVITIES</b>                                                     |                          |                          |
| Dividend paid                                                                   | (26,092,616)             | -                        |
| Proceeds from borrowed funds                                                    | 587,064,820              | 163,173,432              |
| Repayment of borrowed funds                                                     | (545,877,974)            | (154,201,760)            |
| Payment of the principal portion of the leases liabilities                      | (2,241,455)              | (3,008,709)              |
| <b>NET CASH GENERATED FROM FINANCING ACTIVITIES</b>                             | <b>12,852,775</b>        | <b>5,962,963</b>         |
| <b>NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS</b>                     | <b>(26,799,532)</b>      | <b>153,994,177</b>       |
| <b>MOVEMENT IN CASH AND CASH EQUIVALENTS</b>                                    |                          |                          |
| At start of year                                                                | 371,362,483              | 217,328,352              |
| Net foreign exchange difference                                                 | (639,549)                | 39,954                   |
| <b>AT END OF YEAR</b>                                                           | <b>343,923,402</b>       | <b>371,362,483</b>       |

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Hannington Namara  
Managing Director

30<sup>th</sup> March 2026

Belinda Bwiza  
Chair of Board Audit Committee

30<sup>th</sup> March 2026



| <b>STATEMENT OF CHANGES IN EQUITY</b>                   | <b>Share capital</b> | <b>Share premium</b> | <b>Retained earnings</b> | <b>FVOCI earnings</b> | <b>Legal/Statutory Reserves</b> | <b>Total Equity</b> |
|---------------------------------------------------------|----------------------|----------------------|--------------------------|-----------------------|---------------------------------|---------------------|
| <b>AUDITED BY EXTERNAL AUDITORS</b>                     |                      |                      |                          |                       |                                 |                     |
|                                                         | <b>Frw' 000</b>      | <b>Frw' 000</b>      | <b>Frw' 000</b>          | <b>Frw' 000</b>       | <b>Frw' 000</b>                 | <b>Frw' 000'</b>    |
|                                                         | <b>Frw' 000'</b>     | <b>Frw' 000'</b>     | <b>Frw' 000'</b>         | <b>Frw' 000'</b>      | <b>Frw' 000'</b>                | <b>Frw' 000'</b>    |
| <b>AT 1 JANUARY 2024</b>                                | <b>23,301,283</b>    | <b>18,359,844</b>    | <b>100,671,234</b>       | <b>(8,301,907)</b>    | <b>2,374,504</b>                | <b>136,404,958</b>  |
| Profit for the year                                     | -                    | -                    | 53,952,778               | -                     | -                               | 53,952,778          |
| Fair value gains on FVOCI investments                   | -                    | -                    | -                        | 1,545,002             | -                               | 1,545,002           |
| Deferred tax on fair value gain on FVOCI                | -                    | -                    | -                        | (299,510)             | -                               | (299,510)           |
| Dividend declared                                       | -                    | -                    | (16,128,725)             | -                     | -                               | (16,128,725)        |
| Transfer of 2023 excess provision to Retained earnings  | -                    | -                    | 2,374,504                | -                     | (2,374,504)                     | -                   |
| Transfer of 2024 excess provision to regulatory Reserve | -                    | -                    | (575,419)                | -                     | 575,419                         | -                   |
| <b>AT 31 DECEMBER 2024</b>                              | <b>23,301,283</b>    | <b>18,359,844</b>    | <b>140,294,372</b>       | <b>(7,056,415)</b>    | <b>575,419</b>                  | <b>175,474,503</b>  |
| <b>AT 1 JANUARY 2025</b>                                | <b>23,301,283</b>    | <b>18,359,844</b>    | <b>140,294,372</b>       | <b>(7,056,415)</b>    | <b>575,419</b>                  | <b>175,474,503</b>  |
| Profit for the year                                     | -                    | -                    | 59,190,526               | -                     | -                               | 59,190,526          |
| Fair value gains on FVOCI investments                   | -                    | -                    | -                        | 9,352,187             | -                               | 9,352,187           |
| Deferred tax on fair value gain on FVOCI                | -                    | -                    | -                        | (1,249,117)           | -                               | (1,249,117)         |
| Dividend declared                                       | -                    | -                    | (20,700,000)             | -                     | -                               | (20,700,000)        |
| Transfer of 2024 excess provision to Retained earnings  | -                    | -                    | 575,419                  | -                     | (575,419)                       | -                   |
| Transfer of 2025 excess provision to regulatory Reserve | -                    | -                    | -                        | -                     | -                               | -                   |
| <b>AT 31 DECEMBER 2025</b>                              | <b>23,301,283</b>    | <b>18,359,844</b>    | <b>179,360,317</b>       | <b>1,046,655</b>      | <b>-</b>                        | <b>222,068,099</b>  |

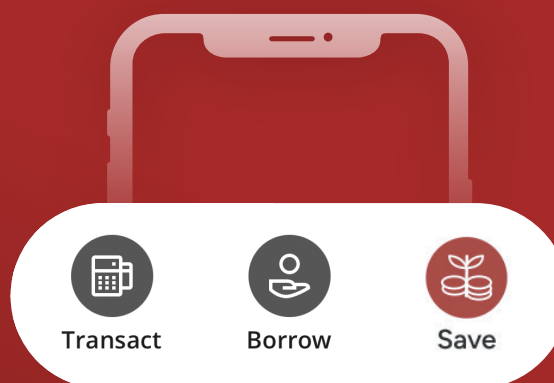
# EQUITY BANK RWANDA PLC AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER, 2025



| AUDITED BY EXTERNAL AUDITORS                                                                                                          | 31st Dec 2025<br>Frw 000<br>Amount/ Ratio/Number |
|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| <b>APPENDIX: OTHER INFORMATION</b>                                                                                                    |                                                  |
| <b>I. CAPITAL STRENGTH</b>                                                                                                            |                                                  |
| 1.Core Capital (Tier 1)                                                                                                               | 214,003,458                                      |
| 2.Supplementary Capital (Tier 2)                                                                                                      | 15,100,022                                       |
| 3.Total Capital                                                                                                                       | 229,103,480                                      |
| 4.Total Risk Weighted Assets                                                                                                          | 1,208,001,766                                    |
| 5.Core Capital/ Total Risk Weighted Assets Ratio (Tier 1 Ratio)                                                                       | 17.72%                                           |
| 6.Tier 2 Ratio                                                                                                                        | 1.25%                                            |
| 7.Total Capital/Total Risk Weighted Assets Ratio                                                                                      | 18.97%                                           |
| 8.Leverage Ratio                                                                                                                      | 12%                                              |
| <b>II.CREDIT RISK</b>                                                                                                                 |                                                  |
| <b>1.Total gross credit risk exposures: after accounting offsets and without taking into account credit risk mitigation;</b>          | 745,518,915                                      |
| <b>2. Average gross credit exposures, broken down by major types of credit exposure:</b>                                              |                                                  |
| a) Loans, commitments and other non-derivative off-balance sheet exposures;                                                           |                                                  |
| • Building and construction                                                                                                           | 32,067,468                                       |
| • Energy and water                                                                                                                    | 35,808,991                                       |
| • Financial services                                                                                                                  | 831,457                                          |
| • Food and agriculture                                                                                                                | 17,828,609                                       |
| • ICT and telecommunication                                                                                                           | 23,233,517                                       |
| • Manufacturing                                                                                                                       | 70,687,072                                       |
| • Mining & quarrying                                                                                                                  | 386,967                                          |
| • Personal household                                                                                                                  | 198,015,548                                      |
| • Real estate                                                                                                                         | 41,883,203                                       |
| • Tourism and hospitality                                                                                                             | 52,409,164                                       |
| • Trade                                                                                                                               | 246,094,962                                      |
| • Transport and logistics                                                                                                             | 26,271,957                                       |
| <b>b) Debt securities;</b>                                                                                                            | 317,430,567                                      |
| <b>c) OTC derivatives;</b>                                                                                                            | -                                                |
| <b>3. Regional or geographic distribution of gross exposures, broken down in significant areas by major types of credit exposure:</b> |                                                  |
| a) Kigali                                                                                                                             | 561,568,040                                      |
| b) Southern                                                                                                                           | 43,452,524                                       |
| c) Western                                                                                                                            | 19,293,376                                       |
| d) Northern                                                                                                                           | 38,604,110                                       |
| e) Eastern                                                                                                                            | 82,600,865                                       |
| <b>4.Sector distribution of exposures, broken down by major types of credit exposure and aggregated in the following areas:</b>       |                                                  |
| a) Government                                                                                                                         | 96,025,886                                       |
| b) Financial                                                                                                                          | 831,457                                          |
| c) Manufacturing                                                                                                                      | 50,324,272                                       |

| AUDITED BY EXTERNAL AUDITORS                              |  | 31st Dec 2025        |                 |
|-----------------------------------------------------------|--|----------------------|-----------------|
|                                                           |  | Frw 000              |                 |
| APPENDIX: OTHER INFORMATION                               |  | Amount/ Ratio/Number |                 |
| d) Infrastructure and construction                        |  | 71,258,850           |                 |
| e) Services and commerce                                  |  | 349,075,435          |                 |
| f) Others                                                 |  | 178,003,015          |                 |
| 5. OFF- BALANCE SHEET ITEMS                               |  |                      |                 |
| a) Guarantees issued outward                              |  | 200,175,130          |                 |
| b) Outward letter of credit contra                        |  | 28,275,992           |                 |
| 6. NON-PERFORMING LOANS INDICATORS                        |  |                      |                 |
| a) Non-performing loans (NPL)                             |  | 23,051,897           |                 |
| b) NPL ratio                                              |  | 3.09%                |                 |
| 7. RELATED PARTIES                                        |  |                      |                 |
| a) Loans to directors, shareholders, and subsidiaries     |  | 567,593              |                 |
| b) Loan to employees                                      |  | 10,935,078           |                 |
| 8. RESTRUCTURED LOANS                                     |  |                      |                 |
| a. No. of borrowers                                       |  | 250                  |                 |
| b. Amount outstanding                                     |  | 54,704,041           |                 |
| c. Regulatory Provision thereon                           |  | 2,941,627            |                 |
| d. Restructured loans as % of gross loans                 |  | 7%                   |                 |
| III. LIQUIDITY RISK                                       |  |                      |                 |
| 1) Liquidity Coverage Ratio (LCR)                         |  | 351%                 |                 |
| 2) Net Stable Funding Ratio (NSFR)                        |  | 161%                 |                 |
| IV. OPERATIONAL RISK                                      |  |                      |                 |
| Number and types of frauds and their corresponding amount |  | Type                 | Number          |
|                                                           |  |                      | Amount<br>(000) |
|                                                           |  | -                    | -               |
|                                                           |  | -                    | -               |
| V. MARKET RISK                                            |  |                      |                 |
| 1. Interest rate risk                                     |  | 248,480,592          |                 |
| 2. Equity position risk                                   |  | -                    |                 |
| 3. Foreign exchange risk % of Core Capital (NOP)          |  | 5.20%                |                 |
| VI. COUNTRY RISK                                          |  |                      |                 |
| 1. Credit exposures abroad                                |  | -                    |                 |
| 2. Other assets held abroad                               |  | 122,434,281          |                 |
| 3. Liabilities to abroad                                  |  | 2,008,850            |                 |
| VII. MANAGEMENT AND BOARD COMPOSITION                     |  |                      |                 |
| 1. Number of Board members                                |  | 10                   |                 |
| 2. Number of independent directors                        |  | 9                    |                 |
| 3. Number of non-independent directors                    |  | 1                    |                 |
| 4. Number of female directors                             |  | 3                    |                 |
| 5. Number of male directors                               |  | 7                    |                 |
| 6. Number of Senior Managers                              |  | 12                   |                 |
| 7. Number of females senior managers                      |  | 5                    |                 |
| 8. Number of males senior managers                        |  | 7                    |                 |

**Saving  
just got smarter**



# EQUITY BANK RWANDA PLC FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER, 2025



## EXPLANATORY NOTES TO THE FINANCIALS

The Bank delivered a strong and resilient performance during the period, reflecting the continued execution of our strategic priorities and our commitment to driving sustainable growth while maintaining a sound risk and control environment. Our **Profit Before Income Tax grew by 7%**, supported by solid momentum across our core revenue streams—particularly interest income from loans, investments, and an improved contribution from non funded income.

Our **earning assets portfolio continued to expand**, resulting in a **19% increase in interest income**. This growth was driven by higher volumes in loans and advances, increased investment in government securities, and active deployment of short term placements. Despite a competitive market environment, our **interest expense increased modestly by 6%**, enabling us to maintain an average **cost of funds at 2.5%**.

We recorded exceptional performance in non funded income, with **net fees and commissions rising by 64%**. This was largely attributed to increased customer activity across our digital and branch channels, as well as a strong performance in trade finance. This reinforces the success of our strategy to diversify revenue sources and deepen transactional engagement with customers.

On the asset side, **net loans and advances grew by 29%**, supported by new lending deals booked during the period—demonstrating our continued support to individuals, SMEs, corporates, and strategic sectors of the economy. Our **investment securities portfolio increased by 4%**, driven by additional placements in government Treasury Bills in line with our liquidity and yield optimization strategy.

Customer confidence in the Bank remained strong, with **customer deposits growing by 6%**, supported by our diversified customer base across Retail, MSME, Corporate, and Public Sector segments. This growth continues to anchor our liquidity position and enable sustainable asset expansion.

Overall, the Bank's **balance sheet grew by 11%**, increasing from **Frw 1.330 trillion in December 2024 to Frw 1.470 trillion in December 2025**. This reflects the disciplined execution of our growth initiatives, prudent risk management, and a relentless focus on delivering value to all stakeholders.

As we move forward, we remain committed to strengthening our balance sheet, deepening customer relationships, enhancing operational efficiency, and advancing our digital transformation agenda to support the Bank's long term financial performance and market leadership.

These financial statements and other disclosures can be accessed on the institutions website [www.equitygroupholdings.com/rw](http://www.equitygroupholdings.com/rw). They may also be accessed at the institution's head office located at **Grand Pension Plaza, 2<sup>nd</sup> Floor, Kigali, Rwanda, Boulevard de la Révolution, P.O. Box 494, Kigali Rwanda, Tel: 4555, +250 788 190 000 /737 360 000, Email: Info@equitybank.co.rw**

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