BK GROUP PLC

BK Group Plc

Half-Year 2026 Results

Release Date: 31 August 2026

BK GROUP PLC

Reviewed consolidated financial results for the six months ended 30 June 2026

	H1 2026			H1 2025			Change		
Profit & Loss (Year on Year)	**FRW (bn)**	**US$ (mln)**	**KES (bn)**	**FRW (bn)**	**US$ (mln)**	**KES (bn)**	**FRW**	**US$**	**KES**
Total Operating Income	152.0	103.4	13.4	131.5	92.1	11.9	15.6%	12.2%	12.4%
Total Recurring Operating Costs	52.9	36.0	4.7	47.8	33.5	4.3	10.6%	7.4%	7.6%
Pre-Provision Operating Profit	99.1	67.4	8.7	83.7	58.6	7.6	18.4%	14.9%	15.2%
Net Income	56.4	38.3	5.0	51.9	36.4	4.7	8.6%	5.4%	5.6%

	H1 2026			H1 2025			Change		
Balance Sheet (Year to Date)	**FRW (bn)**	**US$ (mln)**	**KES (bn)**	**FRW (bn)**	**US$ (mln)**	**KES (bn)**	**FRW**	**US$**	**KES**
Total Assets	2,984.5	2,029.2	262.8	2,900.5	1,989.3	256.4	2.9%	2.9%	2.9%
Net Loans and Advances	1,660.1	1,128.7	146.2	1,682.5	1,153.9	148.7	(1.3%)	(1.3%)	(1.3%)
Client Balances & Deposits	2,105.4	1,431.5	185.4	1,884.4	1,292.4	166.6	11.7%	11.7%	11.7%
Total Liabilities	2,441.1	1,659.7	214.9	2,392.4	1,640.8	211.5	2.0%	2.0%	2.0%
Shareholders' Equity	543.4	369.5	47.8	508.2	348.5	44.9	6.9%	6.9%	6.9%

Key Ratios	**2026**	**2025**	**2024**	**2023**	**2022**	**2021**
Gross Loans/Total Assets	59.2%	60.5%	60.4%	63.0%	65.5%	67.5%
Gross Loans/Total Deposits	81.8%	82.5%	81.6%	85.2%	89.6%	92.6%
Basic Book value per share (FRw)	558.5	543.7	471.3	394.7	347.4	315.5
ROAA	3.8%	4.1%	3.9%	3.8%	3.5%	3.6%
ROAE	21.4%	23.3%	22.6%	21.8%	19.8%	19.1%
Basic EPS	120.6	117.8	97.8	80.6	65.0	57.4

The following exchange rates have been used for the translation of the Group's financial statements

Exchange Rate	**2026**	**2025**	**2024**	**2023**	**2022**	**2021**
FRW/US$ Period End Exchange Rates	1,470.8	1,458.1	1,383.0	1,265.4	1,070.9	1,013.50
FRW/KES Period End Exchange Rates	11.36	11.31	10.72	8.12	8.67	8.92

BK Group Plc announces today its interim financial results for the period ended 30 June 2026, reporting Net Income of RWF 56.4 billion (US$38.3 million), representing an 8.6% y-o-y increase, supported by strong growth in Operating Income and Pre-Provision Operating Profit of 15.6% and 18.4%, respectively; with ROAA and ROAE at 4.3% and 24.2%.

- *Total Assets increased by 2.9% YTD to RWF 2,984.5 billion (US$2,029.2 million);*
- *Client Balances & Deposits increased by 11.7% YTD to RWF 2,105.4 billion (US$1,431.5 million);*
- *Shareholders' Equity increased by 6.9% YTD to RWF 543.4 billion (US$369.5 million);*
- *Net Loans and Advances stood at RWF 1,660.1 billion (US$1,128.7 million), a 1.3% YTD decline.*

**y-o-y and q-o-q growth calculations are based on Rwandan Franc values. US$ values have been derived from period-end RWF/US$ exchange rates. Quarterly numbers in this press release are reviewed numbers in accordance with Law No. 07/2008 relating to organization of Banking, and requirements of regulation No. 03/2016 of 24/06/2016 on Publication by banks of Financial Statements and other disclosures, and Law No. 52/2008 of 10/09/2008 governing Insurance Companies.*

Dr. Uzziel Ndagijimana, Group CEO, commented

"BK Group delivered a strong first-half performance in 2026, with consolidated operating income increasing 15.6% year-on-year and net income rising to RWF 56.4 billion. These results reflect resilient core banking revenues alongside broadening contributions from across the ecosystem. BK General Insurance and BK Capital both delivered sharply improved profitability this half. We also strengthened our balance sheet, with total assets reaching RWF 2.98 Trillion and shareholders' equity increasing to RWF 543 billion, positioning the Group to deepen customer relationships and support economic activity across all our markets.

H1 2026 Financial Highlights

Earnings performance:

BK Group delivered a strong set of results in the first half of 2026, with total operating income increasing 15.6% year-on-year to RWF 152.0 billion. The performance was anchored by solid growth in core banking revenues, with net interest income rising to RWF 124.5 billion from RWF 108.4 billion in H1 2025, supported by interest income of RWF 150.7 billion and a lower cost of funds, which stood at an annualised 2.2% in Q2 2026.

Non-funded income also recorded strong momentum over the period. Net non-interest income rose to RWF 27.5 billion from RWF 23.1 billion in the prior-year period, supported by net fee and commission income of RWF 12.0 billion and foreign-exchange-related income of RWF 7.4 billion. Profitability remained resilient, with net income increasing 8.6% year-on-year to RWF 56.4 billion.

Operating Efficiency:

Operating expenses increased during the period as the Group continued to invest in its operating platform and growth businesses. Total recurring operating costs rose to RWF 52.9 billion from RWF 47.8 billion in H1 2025. Despite this, operating leverage improved, with the annualised cost-to-income ratio easing to 32.3% in Q2 2026 from 38.2% in Q2 2025 and 36.6% in Q1 2026, reflecting stronger revenue absorption across the franchise.

Credit Risk & Asset Quality

Credit quality noted a slight deterioration during the second quarter with the non-performing loan ratio at 6.5% at 30 June 2026, up from 4.8% at 31 March 2026, on account of high-ticket credit. The annualised cost of risk stood at 2.1%, while the NPL coverage ratio closed at 32.8%.

The Group maintained close portfolio monitoring and risk discipline through the period, and continues to track the affected exposures closely.

Balance sheet growth remained solid:

BK Group's balance sheet remained solid at 30 June 2026, underpinned by deposit growth, strong liquidity, and sound capitalisation. Total assets increased by 2.9% year-to-date to RWF 2,984.5 billion (US$ 2,029.2 million).

Key movements during the period were as follows:

- Net loans and advances of RWF 1,660.1 billion, compared with RWF 1,682.5 billion at 31 December 2025.
- Client balances and deposits of RWF 2,105.4 billion, up 11.7% year-to-date.
- Cash balances with banks of RWF 735.3 billion, providing strong liquidity support through the period.
- Shareholders' equity of RWF 543.4 billion, up 6.9% year-to-date.
- The gross loan-to-deposit ratio stood at 79.2%. Capital remained sound, with the core capital ratio at 21.1% and the total qualifying capital ratio at 22.3% of risk-weighted assets. Liquid assets represented 41.3% of total assets at 30 June 2026.

Operating Business Highlights – H1 2026

1. Bank of Kigali

- The Bank's customer base grew by 10.5% year-to-date to 846,701 as at 30 June 2026, with Retail continuing to account for the largest share.
- The Bank maintained a nationwide footprint of 66 branches, 103 ATMs and 2,415 POS terminals accepting international cards, including VISA and MasterCard. The Agency Banking Network expanded to 6,219 active agents, reinforcing last-mile access.
- Total customer deposits grew by 11.8% to RWF 2,121.2 billion as at 30 June 2026. Corporate deposits remained the largest component by value, while SMEs recorded the fastest growth at 17.8%, followed by Corporate at 12.3% and Retail at 10.6%.
- Gross loans reached RWF 1,744.2 billion as at 30 June 2026, with Agriculture, SME and Retail lending growing by 31.2%, 14.6%% and 12.2%% year-on-year, respectively, while Corporate lending declined by 11.7%.
- The BK Pay merchant network expanded to 5,137 cumulative merchants, processing RWF 10.2 billion in transaction value during the first half of the year.
- Digital adoption strengthened, with digitally active Retail customers reaching 57.5%, up from 50.04% in June 2025. Digital channels processed 7.59 million transactions valued at approximately RWF 4.81 trillion.

2. BK General Insurance

- Gross written premiums grew 21.5% year-on-year to RWF 10.9 billion in the first half, up from RWF 8.98 billion in H1 2025, reflecting a more diversified portfolio led by fire, engineering, accident, liability, and agriculture.
- Net underwriting profit grew 157% year-on-year to RWF 2.28 billion, and net profit rose 71.5% to RWF 2.70 billion, supported by a normalising claims environment; the net loss ratio improved to 33.1% from 50.8% in H1 2025
- The combined ratio closed at 68% (loss ratio 33%, expense ratio 35%), within the 95% regulatory threshold, while the capital adequacy ratio strengthened to 244%, well above the 130% regulatory minimum, and return on equity stood at 22%
- The bancassurance channel generated RWF 1.25 billion in GWP, up 83% year-on-year, and the agent network expanded to 146 agents.
- BK General Insurance remained the fourth-largest insurer in the market by gross written premiums and the most profitable.

3. BK Capital

- Total Assets under Management reached RWF 164.8 billion in the first half of the year, an increase of 27% year-on-year, supported by new client acquisitions in pension and managed-account services.
- Aguka Unit Trust Fund grew 8% year-on-year, while Managed Accounts expanded 25% year-on-year, reflecting new mandates, increased pension contributions, and performance gains.
- Brokerage commissions grew 496% year-on-year to RWF 546 million, fund management fees rose 75% to RWF 810 million, registrar services increased 24% to RWF 43.9 million, and net interest income advanced 13%, demonstrating continued momentum across brokerage, asset management, and advisory.
- The business delivered profit before tax of RWF 687 million, a turnaround from a loss in the prior-year period, with return on equity of 24% and return on assets of 14%, while remaining active in capital markets, structured finance, and advisory mandates.

BK GROUP PLC

Consolidated Statement of Profit or Loss and Other Comprehensive Income For the six months ended 30 June 2026

IFRS based	H1 2026			H1 2025 (Restated)			Change
	FRw (Bn)	US$ (Mln)	KES (Bn)	FRw (Bn)	US$ (Mln)	KES (Bn)	Y-o-Y
Interest Income	150.7	102.5	13.3	139.0	97.3	12.6	8.5%
Interest Expense	26.2	17.8	2.3	30.5	21.4	2.8	(14.0%)
Net Interest Income	**124.5**	**84.7**	**11.0**	**108.4**	**75.9**	**9.8**	**14.8%**
FX related Income	7.4	5.0	0.7	10.0	7.0	0.9	(26.0%)
Net Fee & Commission Income	12.0	8.2	1.1	9.4	6.5	0.8	28.5%
Fair value (loss)/gain on derivatives	2.3	1.5	0.2	0.8	0.5	0.1	202.1%
Other Non-interest Income	10.4	7.0	0.9	4.5	3.1	0.4	130.6%
Net Non-Interest Income	**27.5**	**18.7**	**2.4**	**23.1**	**16.2**	**2.1**	**19.1%**
Total Operating Income	**152.0**	**103.4**	**13.4**	**131.5**	**92.1**	**11.9**	**15.6%**
Recurring Operating Costs							
Personnel Cost	21.9	14.9	1.9	22.7	15.9	2.1	(3.2%)
Bonus Pool	0.2	0.2	0.0	2.5	1.7	0.2	(90.8%)
Administration and General expenses	24.1	16.4	2.1	17.0	11.9	1.5	42.3%
Depreciation & Amortisation	6.6	4.5	0.6	5.7	4.0	0.5	15.6%
Total Recurring Operating Costs	**52.9**	**36.0**	**4.7**	**47.8**	**33.5**	**4.3**	**10.6%**
Pre-Provision Operating Profit	**99.1**	**67.4**	**8.7**	**83.7**	**58.6**	**7.6**	**18.4%**
Gross Loan Loss Provisions	18.1	12.3	1.6	13.0	9.1	1.2	38.7%
Gains on recovery	0.6	0.4	0.1	2.0	1.4	0.2	(69.6%)
Net Impairment on Loans & advances	**18.7**	**12.7**	**1.6**	**11.0**	**7.7**	**1.0**	**70.1%**
Profit Before Tax	**80.4**	**54.7**	**7.1**	**72.7**	**50.9**	**6.6**	**10.6%**
Income Tax Expense	24.0	16.3	2.1	20.8	14.6	1.9	15.5%
Net Income	**56.4**	**38.3**	**5.0**	**51.9**	**36.4**	**4.7**	**8.6%**

Notes:
(1) Growth calculations are based on RWF values
(2) US$ values have been derived from period-end RWF/US$ exchange rates set out on page 2 of this press release.

BK GROUP PLC

Consolidated statement of financial position for the period ended 30 June 2026

IFRS Based	H1 2026 FRw (Bn)	H1 2026 US$ (Mln)	H1 2026 KES (Bn)	H1 2025 (Restated) FRw (Bn)	H1 2025 (Restated) US$ (Mln)	H1 2025 (Restated) KES (Bn)	Change Y-o-Y
Cash	63.8	43.4	5.6	28.2	19.3	2.5	126.4%
Balances with BNR	187.1	127.2	16.5	259.8	178.2	23.0	(28.0%)
Cash Balances with banks	735.3	499.9	64.7	542.8	372.3	48.0	35.5%
Other Fixed Income Instruments	245.8	167.1	21.6	294.4	201.9	26.0	(16.5%)
Gross Loans	1,744.2	1,185.9	153.6	1,753.5	1,202.6	155.0	(0.5%)
Loan Loss Reserve	84.1	57.2	7.4	71.0	48.7	6.3	18.5%
Net Loans to Clients	**1,660.1**	**1,128.7**	**146.2**	**1,682.5**	**1,153.9**	**148.7**	**(1.3%)**
Net Property, Plant & Equipment	33.7	22.9	3.0	33.9	23.3	3.0	(0.6%)
Intangible Assets	12.4	8.4	1.1	14.2	9.8	1.3	(12.9%)
Net Other Assets	46.0	31.3	4.0	41.7	28.6	3.7	10.2%
Total Assets	**2,984.5**	**2,029.2**	**262.8**	**2,900.5**	**1,989.3**	**256.4**	**2.9%**
Interbank Deposits	97.3	66.2	8.6	241.4	165.6	21.3	(59.7%)
Client Balances & Deposits	2,105.4	1,431.5	185.4	1,884.4	1,292.4	166.6	11.7%
Borrowed Funds	150.8	102.5	13.3	132.1	90.6	11.7	14.2%
Dividends payable	24.2	16.5	2.1	50.2	34.4	4.4	(51.7%)
Other Liabilities	63.4	43.1	5.6	84.2	57.8	7.4	(24.8%)
Total Liabilities	**2,441.1**	**1,659.7**	**214.9**	**2,392.4**	**1,640.8**	**211.5**	**2.0%**
Ordinary Shares	9.3	6.4	0.8	9.3	6.4	0.8	-
Share Premium	84.3	57.3	7.4	84.3	57.8	7.5	-
Revaluation Reserve	0.2	0.2	0.0	0.2	0.2	0.0	-
Retained Earnings	449.5	305.6	39.6	414.3	284.1	36.6	8.5%
Shareholder's Equity	543.4	369.5	47.8	508.2	348.5	44.9	6.9%
Total liabilities & Shareholders' Equity	**2,984.5**	**2,029.2**	**262.8**	**2,900.5**	**1,989.3**	**256.4**	**2.9%**

Notes:
(1) Growth calculations are based on RWF values
(2) US$ values have been derived from period-end RWF/US$ exchange rates set out on page 2 of this press release.

BK GROUP PLC

Key Performance Ratios

Quarterly ratios are annualised, where applicable	Q22026	Q12026	Q42025	H1 2026	H1 2025	YE 2025	YE 2024	YE 2023	YE 2022
Profitability									
Return on Average Assets, %	4.0%	3.7%	3.9%	3.8%	4.0%	4.1%	3.9%	3.8%	3.5%
Return on Average Equity, %	22.4%	20.9%	22.5%	21.4%	22.5%	23.3%	22.6%	21.8%	19.8%
Net Interest Margin , %	10.0%	8.8%	10.1%	9.4%	9.5%	9.1%	9.4%	10.0%	9.7%
Loan Yield, %	14.5%	13.8%	15.5%	14.1%	13.8%	14.5%	14.7%	14.6%	14.0%
Interest Expense/Interest Income,%	15.9%	19.1%	16.8%	17.4%	22.0%	20.7%	24.1%	23.7%	26.5%
Cost of Funds, %	2.2%	2.4%	2.3%	2.3%	3.0%	2.7%	3.3%	3.3%	3.7%
Efficiency									
Cost/Income Ratio	33.2%	36.6%	41.6%	34.8%	36.4%	38.3%	38.1%	42.8%	45.7%
Costs/Average Assets, %	3.6%	3.6%	4.8%	3.6%	3.7%	4.0%	4.2%	4.8%	4.8%
Personnel Costs/Total Recurring Operating Costs	38.7%	45.2%	43.5%	41.9%	52.6%	49.1%	47.4%	44.6%	40.3%
Personnel Costs/Average Total Assets, Annualised	1.4%	1.6%	2.1%	1.5%	1.9%	1.9%	2.0%	2.2%	1.9%
Personnel Costs/Total Operating Income	12.8%	16.5%	18.1%	14.6%	19.1%	18.8%	18.0%	19.1%	18.4%
Net Income/Total Operating Income	37.0%	37.2%	34.3%	37.1%	39.5%	39.1%	35.2%	33.3%	33.0%
Total Operating Income/Average Assets %	10.8%	9.9%	11.4%	10.3%	10.2%	10.4%	11.2%	11.3%	10.5%
Liquidity									
Net Loans/Total Assets,%	55.6%	56.4%	58.0%	55.6%	63.6%	58.0%	57.7%	58.7%	61.2%
Liquid Assets / Total Assets	41.3%	40.6%	38.8%	41.3%	33.0%	38.8%	39.1%	38.0%	34.6%
Liquid Assets / Total Deposits	55.9%	56.2%	52.9%	55.9%	44.4%	52.9%	52.9%	51.4%	47.3%
Liquid Assets / Total Liabilities	50.5%	49.4%	47.0%	50.5%	40.3%	47.0%	47.3%	46.0%	41.8%
Total Deposits / Total Assets	73.8%	72.4%	73.3%	73.8%	74.2%	73.3%	74.0%	74.0%	73.1%
Total Deposits / Total Liabilities	90.2%	88.0%	88.9%	90.2%	90.7%	88.9%	89.5%	89.5%	88.4%
Interbank Borrowings / Total Deposits	4.4%	12.0%	11.4%	4.4%	11.3%	11.4%	12.0%	12.4%	20.7%
Gross Loans/Total Assets	58.4%	59.2%	60.5%	58.4%	66.3%	60.5%	60.4%	63.0%	63.0%
Gross Loans / Total Deposits	79.2%	81.8%	82.5%	79.2%	89.5%	82.5%	81.6%	85.2%	89.6%
Interest Earning Assets/Total Assets	91.3%	91.0%	89.3%	91.3%	89.3%	89.3%	88.4%	85.2%	81.2%
Leverage (Total Liabilities/Equity), Times	4.5	4.6	4.7	4.5	4.5	4.7	4.8	4.8	4.8
Asset Quality									
NPLs / Total Loans, %	6.5%	4.8%	2.9%	6.5%	3.3%	2.9%	3.2%	4.5%	2.6%
NPL Coverage Ratio	32.5%	49.5%	56.6%	32.5%	53.9%	56.6%	58.3%	82.1%	197.7%
NPL Coverage Ratio (Net Exposure)	48.2%	98.0%	130.5%	48.2%	117.1%	130.5%	140.0%	459.3%	112.9%
Loan Loss reserve / Gross Loans ,%	4.8%	4.8%	4.0%	4.8%	4.5%	4.0%	4.9%	6.9%	6.6%
Average Loan Loss reserve / Average Gross Loans ,%	4.4%	4.4%	4.4%	4.4%	4.7%	4.4%	5.8%	6.7%	7.1%
Large Exposures / Gross Loans	42.3%	44.8%	47.3%	42.3%	57.8%	47.3%	71.8%	67.5%	58.4%
Cost of Risk, Annualised	2.7%	1.6%	1.0%	2.1%	1.3%	1.0%	2.4%	1.5%	0.9%
Capital Adequacy									
Core Capital / Risk Weighted Assets	21.1%	22.1%	21.2%	21.1%	20.4%	21.2%	19.7%	20.4%	24.2%
Total Qualifying Capital / Risk Weighted Assets	22.3%	23.4%	22.5%	22.3%	21.7%	22.5%	20.9%	21.7%	24.4%
Off Balance Sheet Exposure / Total Qualifying Capital	56.8%	53.7%	59.8%	56.8%	69.1%	59.8%	85.8%	84.0%	61.7%
Large Exposures / Core Capital	146.2%	158.9%	179.8%	146.2%	244.5%	179.8%	289.7%	268.0%	252.9%
NPLs less Provisions / Core Capital	13.7%	5.4%	(0.6%)	13.7%	(0.7%)	(0.6%)	(1.0%)	(1.6%)	(14.0%)
Market Sensitivity									
Forex Exposure / Core Capital	(2.4%)	(9.3%)	(2.0%)	(2.4%)	2.8%	(2.0%)	4.3%	(5.7%)	(2.2%)
Forex Loans / Forex Deposits	9.4%	23.6%	35.6%	9.4%	46.3%	35.6%	32.5%	31.4%	42.3%
Forex Assets / Forex Liabilities	101.1%	104.6%	100.9%	101.1%	98.7%	100.9%	98.0%	97.2%	98.7%
Forex Loans / Gross Loans	5.5%	12.5%	18.5%	5.5%	21.4%	18.5%	15.7%	14.4%	12.7%
Forex Deposits/Total Deposits	46.4%	43.3%	42.8%	46.4%	41.4%	42.8%	39.5%	39.1%	26.9%
Selected Operating Data									
Full Time Employees	1,722	1,713	1,696	1,722	1,728	1,696	1,715	1,284	1,214
Assets per FTE (FRw in billion)	1.7	1.7	1.7	1.7	1.5	1.7	1.5	1.7	1.5
Number of Branches	68	68	67	68	67	67	67	67	68
Number of ATMS	103	105	105	103	103	105	103	103	96
Number of POS Terminals	2,415	2,385	2,477	2,415	2,067	2,477	2,170	2,490	3,099
Number of BK Yacu Agent	6,219	5438	5,438	6,219	5,186	5,438	5,054	4,470	3,853

BK GROUP PLC

Glossary

Measure	Definitions
Return on Average Assets (ROAA)	Calculated as net income for the period divided by average total assets over the same period.
Return on Average Equity (ROAE)	Calculated as net income for the period divided by average total shareholders' equity over the same period
Average Interest-Earning Assets	Computed quarterly and include cash and balances with banks, treasury instruments, and net loans to clients
Net Interest Margin (NIM)	Net interest income for the period divided by average interest-earning assets
Cost of Funds	Interest expense for the period divided by average interest-bearing liabilities
Total Operating Income	Sum of net interest income and non-interest income for the period
Operating Costs	Include total recurring operating expenses and bonuses (both paid and accrued)
Cost-to-Income Ratio (CIR)	Total recurring operating costs plus bonuses (paid and accrued), divided by total operating income
Personnel Costs to Operating Costs	Staff costs and bonuses (paid and accrued) divided by total recurring operating costs
Personnel Costs to Average Assets	Staff costs and bonuses (paid and accrued) divided by average total assets
Client Deposits	Comprise deposits from corporates, financial institutions, and retail clients
Liquid Assets	Include cash, balances with the National Bank of Rwanda, balances with other banks, treasury instruments, and other fixed income securities
Total Deposits	The sum of interbank deposits and client deposits
Shareholders' Equity	Represents total shareholders' equity at the reporting date
Non-Performing Loans (NPLs)	Loans classified as overdue by more than 90 days
Large Exposures	Loans or credit exposures that, in aggregate, exceed 10% of core capital
Cost of Risk	Net provision for loan losses, plus provisions (or net recoveries) on other assets, divided by average gross loans to clients
Total Capital Adequacy Ratio (CAR)	Total qualifying capital at period end divided by total risk-weighted assets, in line with National Bank of Rwanda regulations
Y-o-Y	Year-on-year comparison based on values denominated in Rwandan Francs (RWF)
Q-o-Q	Quarter-on-quarter comparison based on RWF values
YE	Refers to year-end figures as at 31 December
AuM	Assets Under Management

BK GROUP PLC

ABOUT BK GROUP PLC

BK Group Plc is a leading financial service holding company in Rwanda, incorporated under the Companies Law No. 17/2018 and registered with the Rwanda Development Board (RDB). BK Group operates through five subsidiaries: **Bank of Kigali Plc, BK General Insurance, BK Capital, BK TecHouse,** and **BK Foundation**.
Together, they provide a comprehensive range of services spanning banking, investment management, insurance, technology solutions, and philanthropy to support Rwanda's economic and social development.
In 2011, the Bank became the second domestic company to list on the Rwanda Stock Exchange and, in 2018, it became the first Rwandan company to cross-list on the Nairobi Securities Exchange.

FORWARD-LOOKING STATEMENT DISCLAIMER

This press release may contain forward-looking statements that reflect BK Group's current expectations and assumptions regarding future events, including projections on revenue, asset growth, and market conditions. These statements are subject to risks and uncertainties, and actual results may differ materially from those expressed or implied. BK Group disclaims any obligation to update forward-looking statements, except as required by applicable law or regulation.

INVESTOR CONTACT

Hugues M. Kayigamba

Group Head | Investor Relations & Corporate Development

- **Email:** investor.relations@bk.rw
- **Website:** www.bkgroup.rw/investor-relations
- **Telephone:**+250 788 143 592

Follow BK Group

- **X (Twitter):** @BKGroupPLC
- **LinkedIn:** BK Group PLC
- **RSE: BOK | NSE: BKG**