

PRESS RELEASE

**BPR Bank Rwanda Plc Announces Strong Financial Performance
for the Year Ended 31 December 2025**

BPR Bank Rwanda Plc is pleased to announce its audited financial results for the year ended 31 December 2025, marking a year of strong performance, sustained growth, and continued commitment to serving the Rwandan community.

Founded over 50 years ago by the community to meet the financial needs of Rwandans, BPR Bank Rwanda Plc has evolved into a dynamic and resilient financial institution. The year 2025 represents a significant milestone, coming three years after the successful merger between Banque Populaire du Rwanda and KCB Rwanda Plc. The Bank continues to demonstrate the strength of this integration through improved financial performance and operational efficiency.

Strong Financial Performance 2025

The Bank recorded impressive growth across key financial indicators:

- Total Assets increased by **44.6%**, rising from **Frw 971.9 billion in 2024** to **Frw 1.41 trillion in 2025**.
- Profit Before Tax grew by **35.2%**, reaching **Frw 58.2 billion** compared to **Frw 43.1 billion in 2024**.
- Profit After Tax increased by **37.8%** to **Frw 40.9 billion**, up from **Frw 29.7 billion in the previous year**.
- Net Interest Income rose by **19.5%**, driven by strong growth in interest-earning assets.
- Loan Book expanded significantly by **34.8%**, reaching **Frw 836.5 billion**, reflecting the Bank's continued support to key sectors of the Rwandan economy.
- Customer Deposits grew by an exceptional **52.2%** to **Frw 874.0 billion**, supported by value chain banking strategies and innovative digital solutions.

Driving Economic Growth

BPR Bank Rwanda Plc remains committed to financing Rwanda's economic transformation. The strong growth in the loan portfolio demonstrates the Bank's active role in supporting businesses and

individuals across all sectors, including agriculture, trade, infrastructure, and SMEs.

The Bank's deposit mobilization strategy, anchored on value chain banking and digital innovation, has significantly enhanced financial inclusion and customer convenience, reinforcing its position as a customer centric institution.

A Foundation for Sustainable Growth

The Bank's strong performance reflects the foundational work undertaken since the merger. Investments in systems, processes, and governance have positioned BPR Bank Rwanda Plc as a robust and sustainable institution, ready to drive long term business growth.

Central to this success is the Bank's people. BPR is equipped with the right talent across all areas of its structure, with teams trained and aligned to deliver on the Bank's core purposes, serving its customers effectively and consistently, For People For Better.

Delivering Shareholder Value

In line with its strong financial performance, the Bank has proposed a dividend payout for the second time since the merger, subject to approval by the Annual General Meeting (AGM). This underscores the Bank's commitment to delivering sustainable returns to its shareholders and reflects growing confidence in its long-term strategy.

Looking Ahead: Built for the Future

As BPR Bank Rwanda Plc celebrates over 50 years of service, it stands stronger than ever. The Bank has built on the capacity, resilience, and agility required to serve the evolving needs of its customers for the next 50 years and beyond, under the theme 50 Forward.

With a clear focus on innovation, customer experience, and inclusive growth, BPR Bank Rwanda Plc remains committed to being "the Bank for All," continuously adapting to emerging customer needs while contributing meaningfully to Rwanda's economic development.