

A. STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2026

	MARCH 2026 FRW'000	MARCH 2025 FRW'000
Insurance revenue	3,821,391	2,217,222
Insurance service expense	(2,573,683)	(1,523,642)
Net expenses from reinsurance contracts	(1,153,870)	(475,514)
Insurance service result	93,839	218,066
Interest income calculated using the effective interest method	301,021	238,669
Net impairment loss on financial assets	-	-
Investment return	301,021	238,669
Net finance expenses from insurance contracts	(38,833)	(80,286)
Net finance income from reinsurance contracts	22,656	29,801
Net Financial result	284,845	188,183
Net insurance and investment result	378,684	406,250
Other income	92,203	87,815
Finance costs	(5,123)	(6,210)
Other operating expenses	(219,557)	(130,250)
Profit before income tax	246,207	357,605
Income tax expense	-	-
Profit for the year	246,207	357,605
Other comprehensive income	-	-
Total comprehensive income for the year	246,207	357,605

C. STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST MARCH 2026

Period ended 31 ST MARCH 2026	Share capital FRW'000	Other reserves FRW'000	Retained earnings FRW'000	Total equity FRW'000
Balance as at 31 December 2024	6,544,443	99,998	(1,839,709)	4,804,732
Balance as at 1 January 2025	6,544,443	99,998	(1,839,709)	4,804,732
Profit for the year	-	-	1,212,243	1,212,243
Other comprehensive income for the year				
Balance as at 31 December 2025	6,544,443	99,998	(627,466)	6,016,975
Profit for the year	-	-	246,207	246,207
Proposed final dividends for 2026				
Total transactions with owners	6,544,443	99,998	(381,259)	6,263,182
Balance as at 31ST March 2026	6,544,443	99,998	(381,259)	6,263,182

B. STATEMENT OF FINANCIAL POSITION FOR THE PERIOD ENDED 31ST MARCH 2026

	FOR THE PERIOD ENDED	
	31-Mar-26 FRW'000	31-Dec-25 FRW'000
CAPITAL EMPLOYED		
Share capital	6,544,443	6,544,443
Other reserves	99,998	99,998
Retained earnings	(381,259)	(627,466)
Total equity	6,263,182	6,016,975
REPRESENTED BY:		
Assets		
Property and equipment	231,521	218,007
Intangible assets	106,416	113,343
Right of use asset	88,517	103,270
Deferred income tax asset	227,316	227,316
Government securities at amortised cost	9,931,276	8,845,876
Reinsurance contract assets	677,023	1,477,860
Other receivables	276,212	60,227
Current income tax recoverable	74,567	48,503
Restricted cash	15,079	5,339
Cash and bank balances	4,276,727	4,608,260
TOTAL ASSETS	15,904,654	15,708,001
Liabilities		
Insurance contract liabilities	7,826,286	7,549,211
Lease Liability	114,644	131,187
Payables to related parties	97,632	97,632
Other payables	1,602,910	1,912,995
Total liabilities	9,641,472	9,691,026
Net assets	6,263,182	6,016,975



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