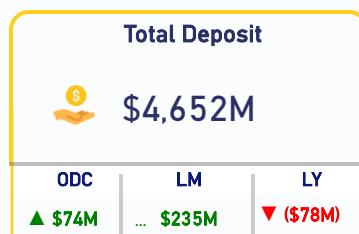


High Level View

ENG

As of | 22-Apr-25

ODC - One day change LM - Last Month LY - Last Year



Gross Revenue (\$)



Month on Month - Deposit (\$)



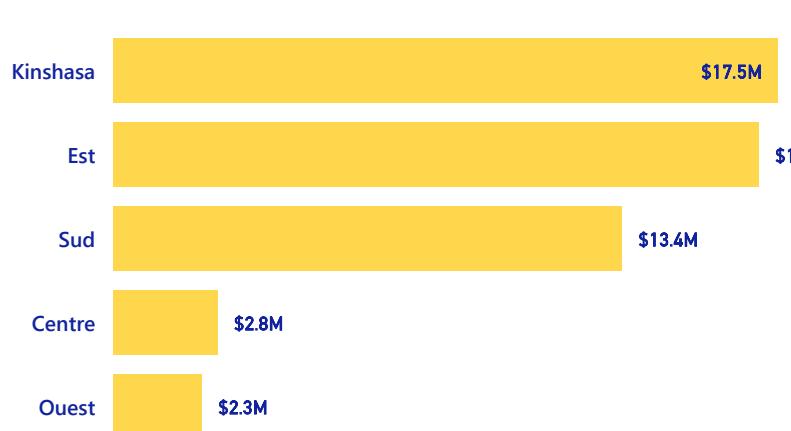
Cost Income Ratio (CIR) %



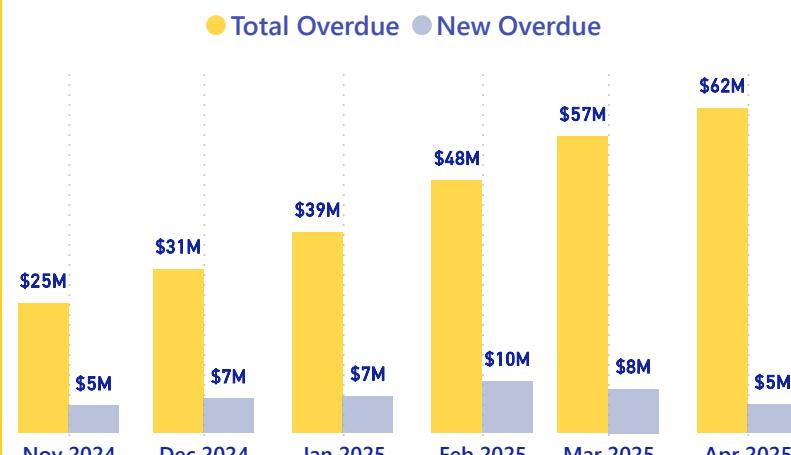
Loan Outstanding



NPL By Region (\$)



Overdue Trend



Balance Sheet

ENG

As of | 4/22/2025

ODC - One day change LM - Last Month LY - Last Year

Total Assets		
\$ 6,414M		
ODC	LM	LY
▲ -1K	▲ 294M	▲ 213M

Due to BCC		
\$ 301M		
ODC	LM	LY
▲ 49M	▲ 188M	▲ 65M

Loan		
\$ 2,238M		
ODC	LM	LY
▲ 140	▼ -69M	▲ 90M

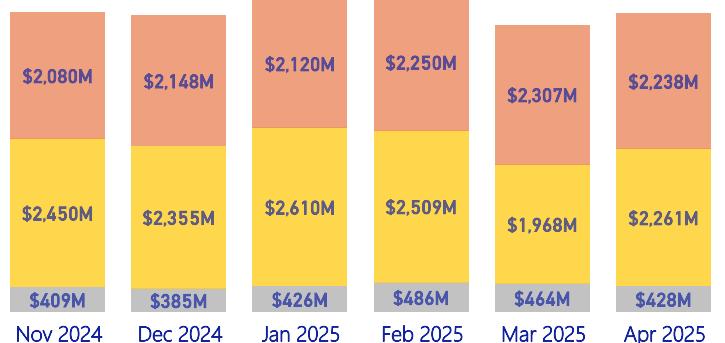
Correspondent		
\$ 2,640M		
ODC	LM	LY
▲ 140	▲ 289M	▼ -150M

Due to Banks		
\$ 536M		
ODC	LM	LY
▼ -549K	▲ 31M	▲ 132M

Net worth		
\$ 656M		
ODC	LM	LY
▲ 534K	▲ 555K	▲ 555K

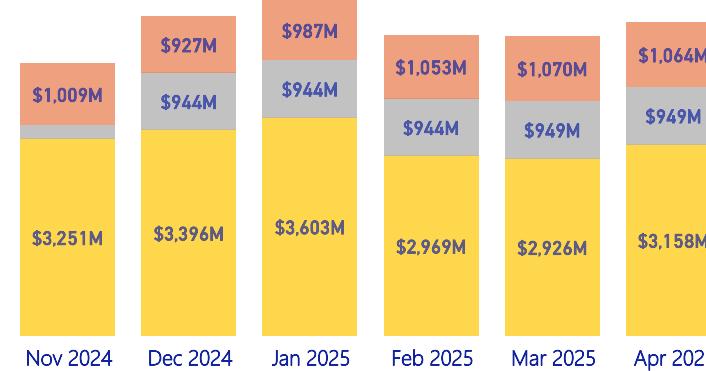
Assets Mix

● Balance with BCC ● Due from Banks ● Loans & Advances



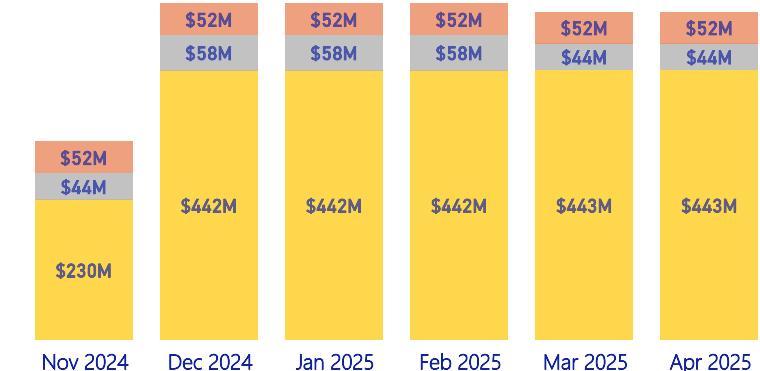
Liability Mix

● Current Deposit ● Retained Earnings ● Term Deposit



Net Worth Mix

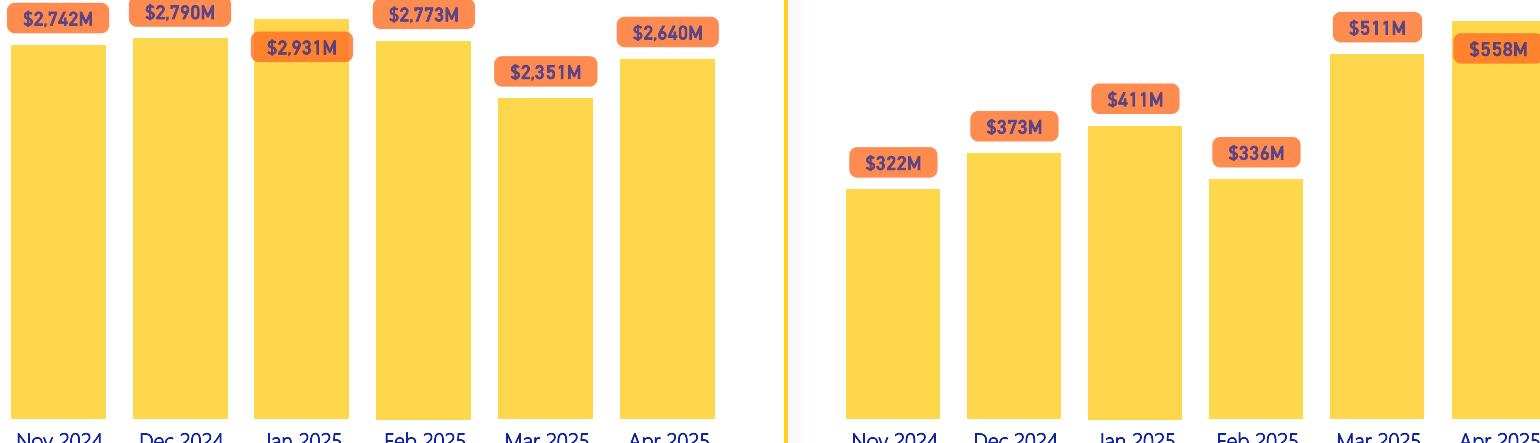
● Retained Earnings ● Revaluation Reserve ● Share capital



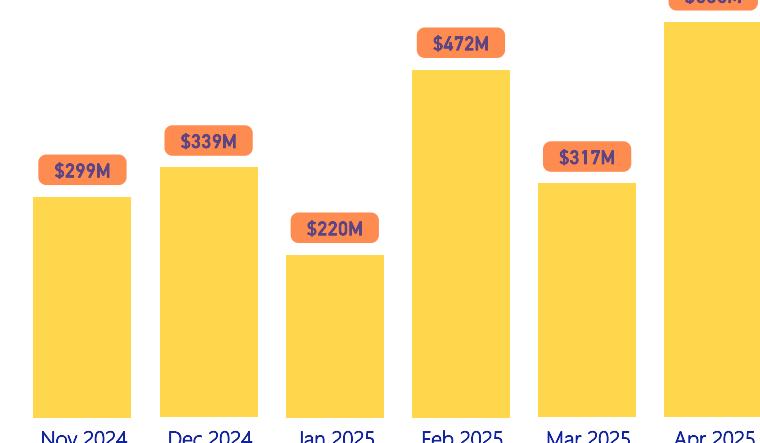
Correspondent Banking



Investment Banking



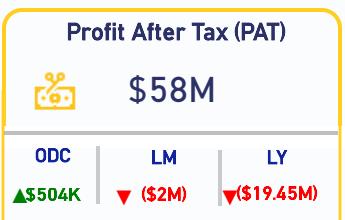
Due to Banks



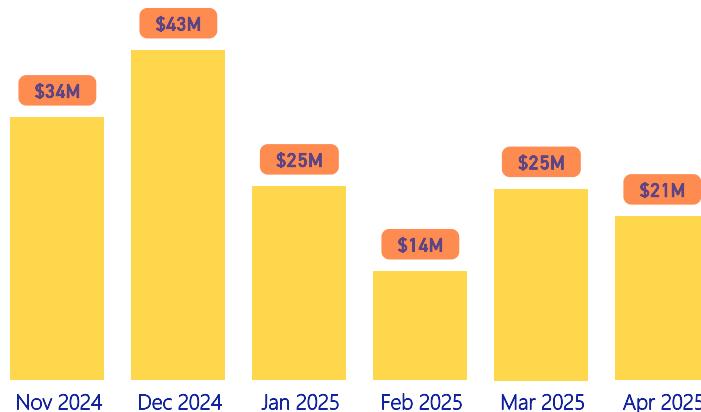
Profit & Loss ENG

As of | 4/22/2025

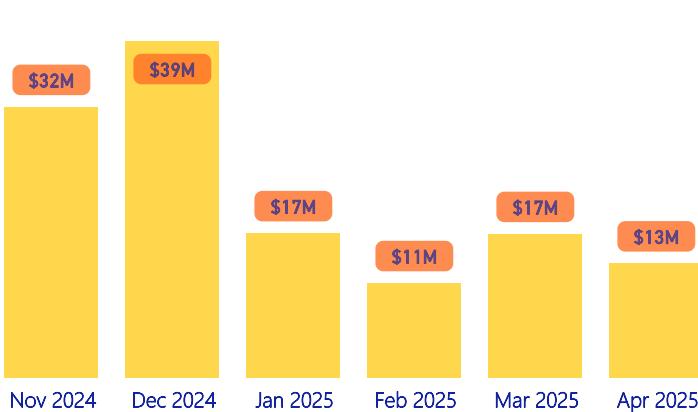
ODC - One day change LM - Last Month LY - Last Year



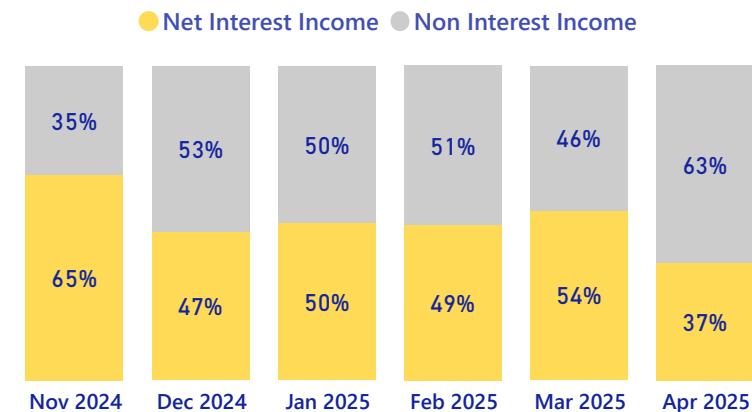
Gross Revenue - Trend



Profit After Tax - Trend

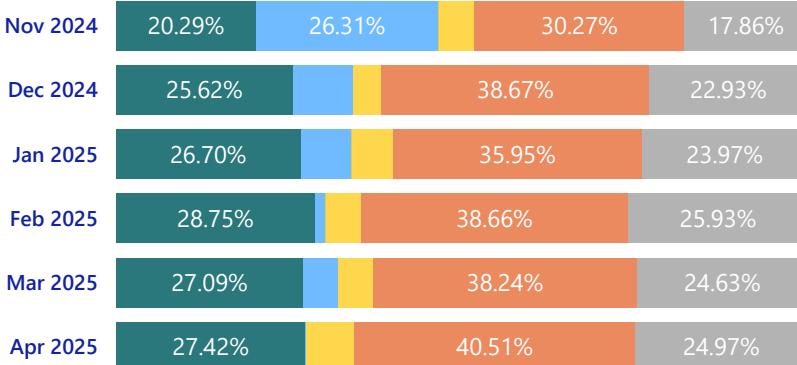


Gross Revenue Mix



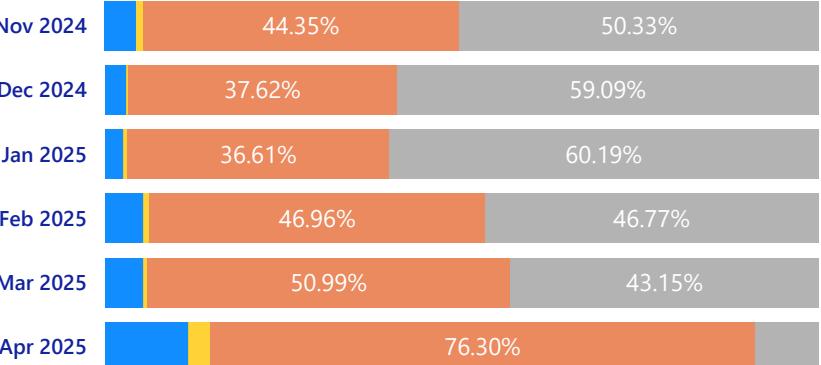
Fee Income Mix

● Card fee ● Forex ● Loan fee ● Others ● Transfers

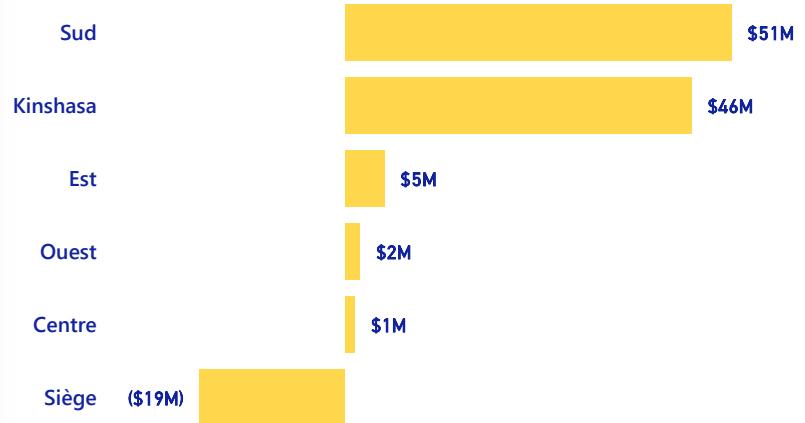


OPEX - Staff Included

● Fund Transfer ● Insurance ● Other Exp. ● RB Staff Expenses



Profit Before Tax By Region

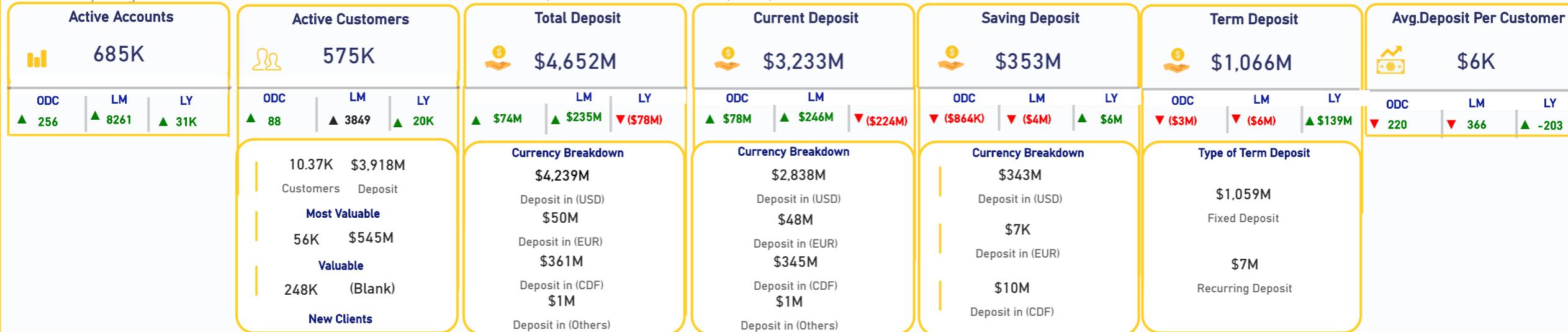


Deposit Summary

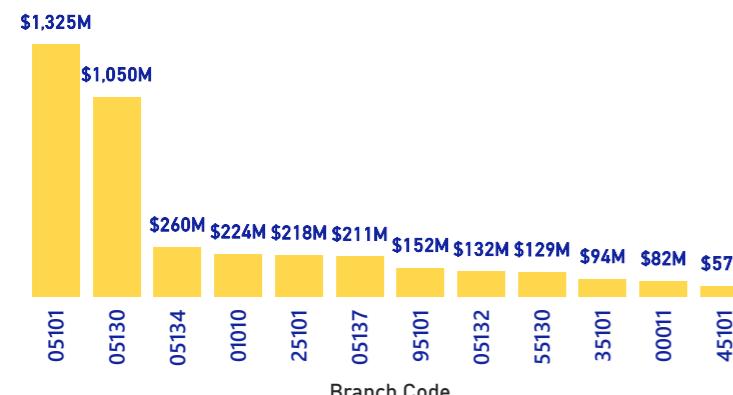
ENG

As of 22-Apr-25

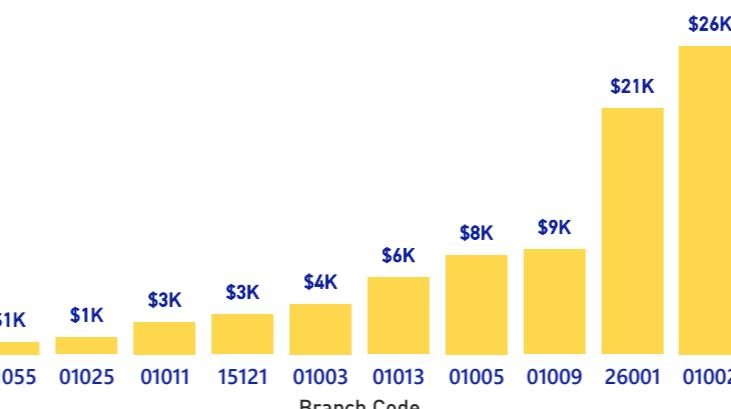
ODC - One day change LM - Last Month LY - Last Year Most Valuable Customers >= \$100K & Valuable Customer: \$10K - \$100K



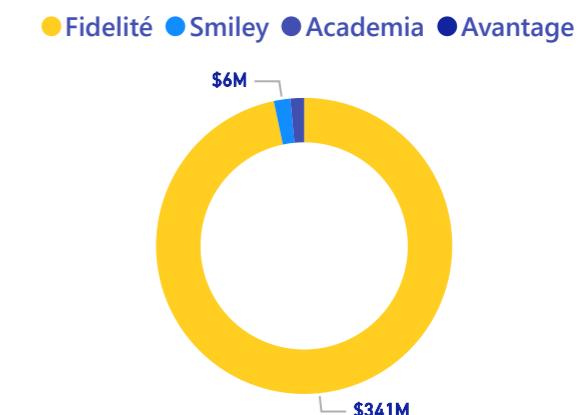
Top 10



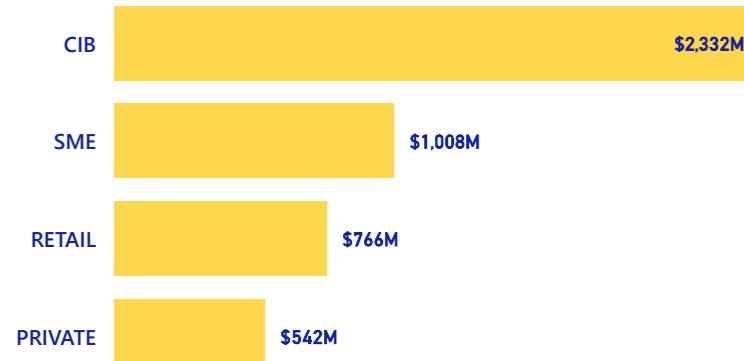
Bottom 10



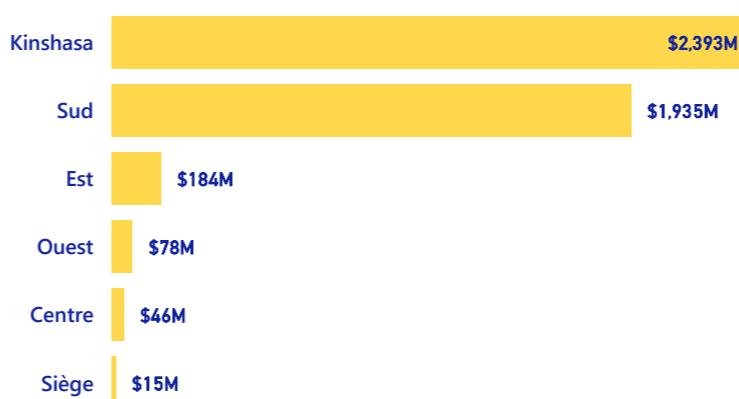
Savings - Deposit Type (\$)



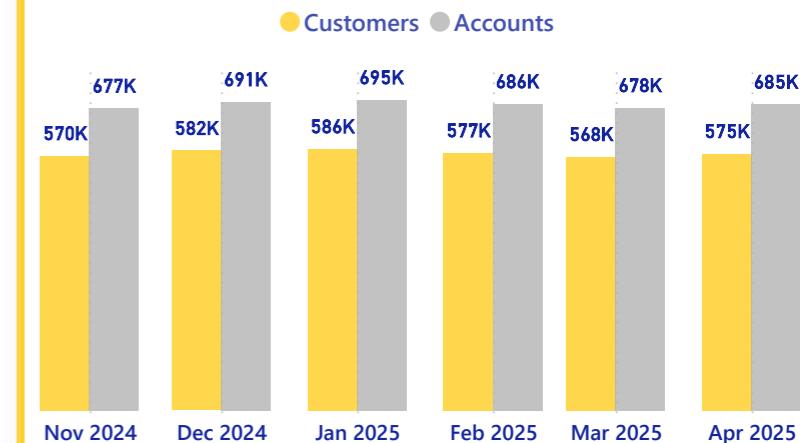
Segment wise Deposit (\$)



Region wise Deposit (\$)



Customer & Accounts Trend (CASA)



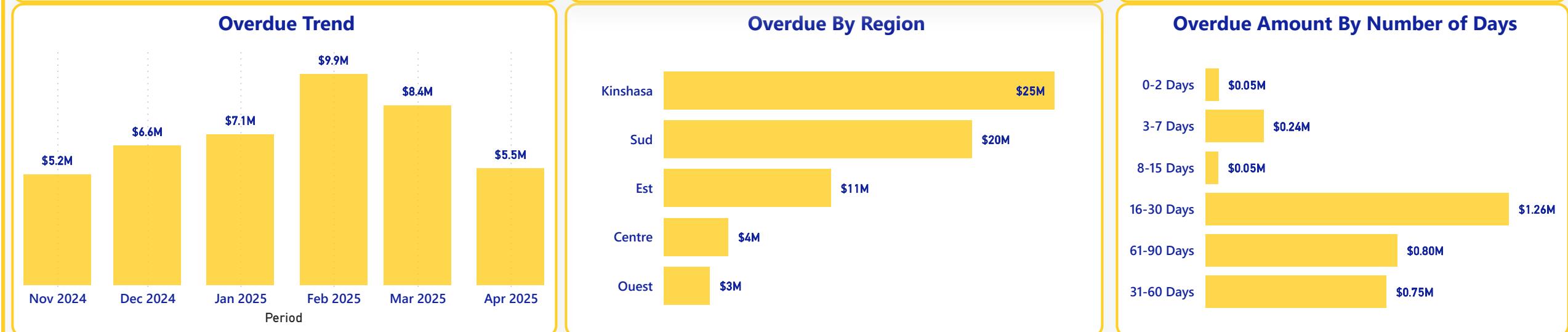
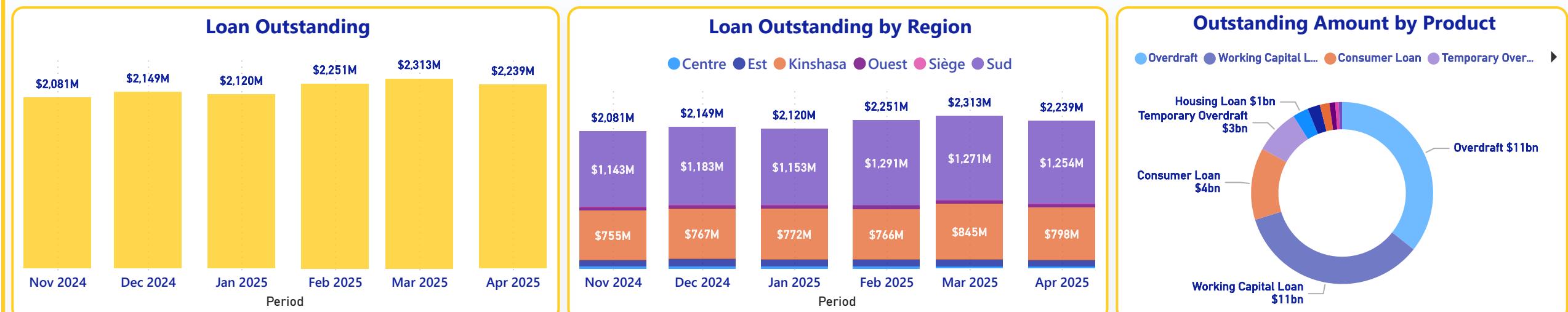
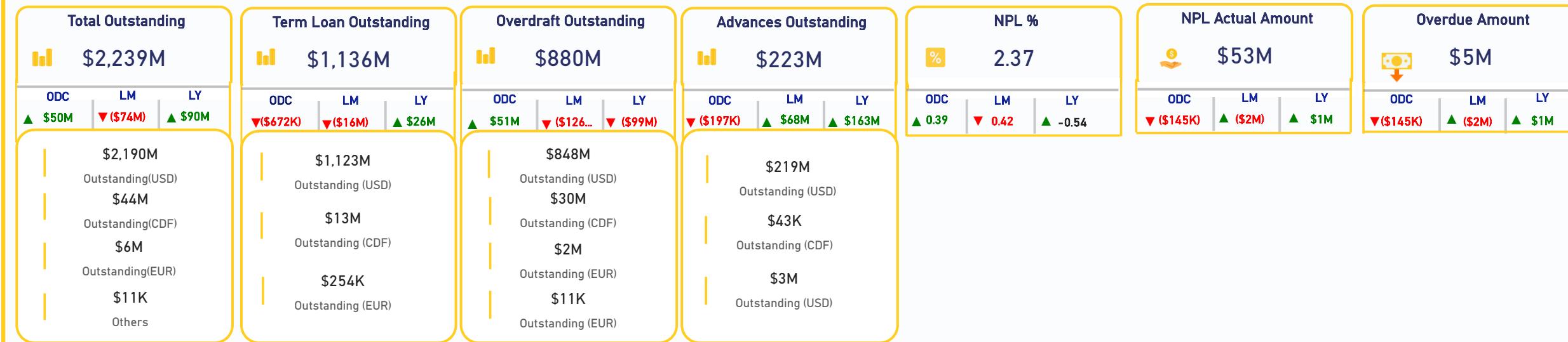
Loan - Summary

As of 22-Apr-25



raibank
Au-delà d'une banque, l'avenir commence ici.

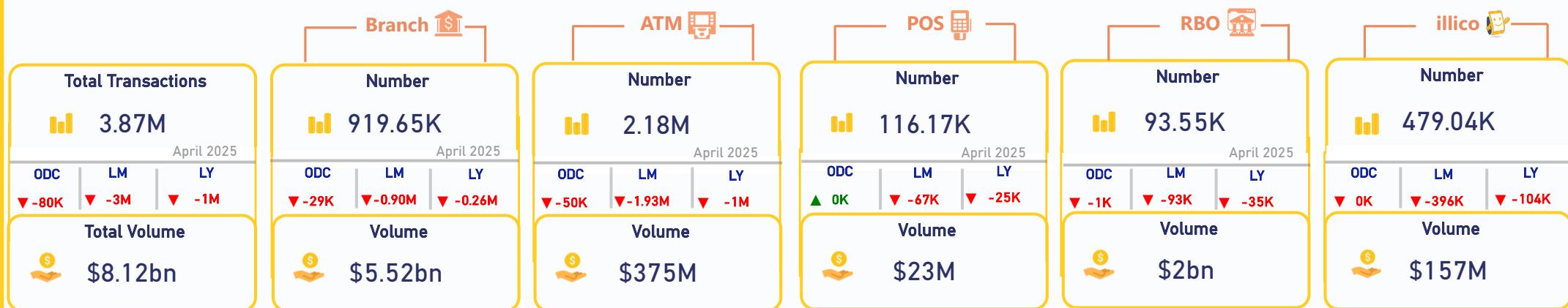
ODC - One day change **LM** - Last Month **LY** - Last Year



Channel Transaction Overview

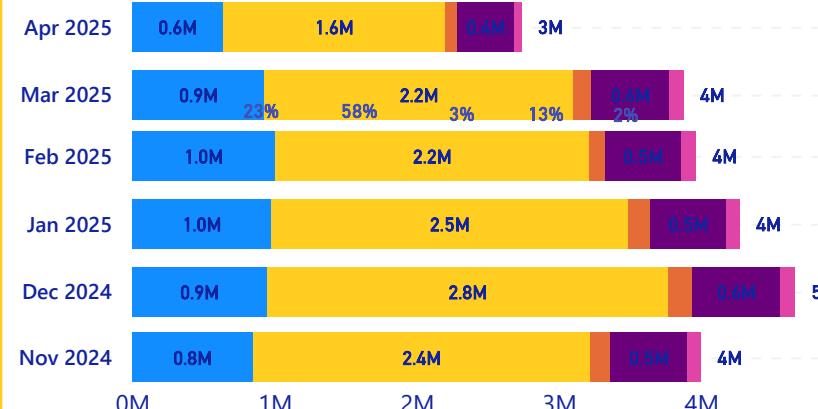
ENG

As of : 22-Apr-25



Transactions By Banking Channel

● Branch ● ATM ● POS ● Illico ● RBO

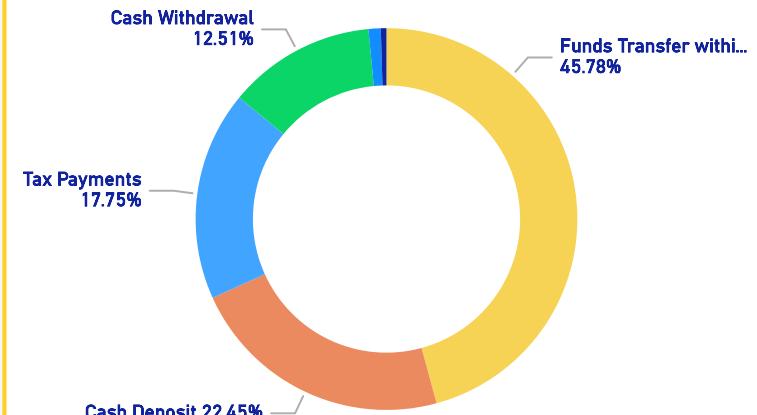


Digital vs Branch Transactions

● Branch ● Digital

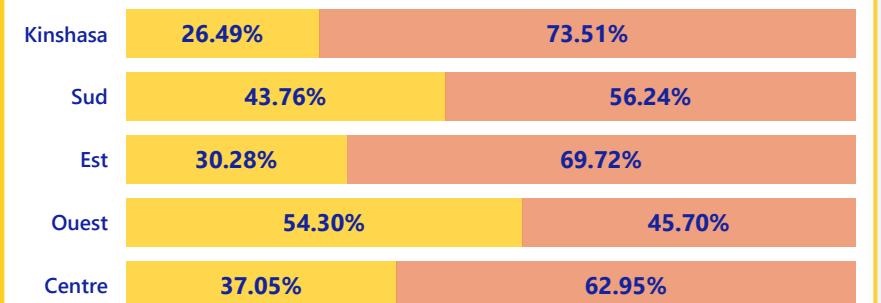


Branch - Transaction Types



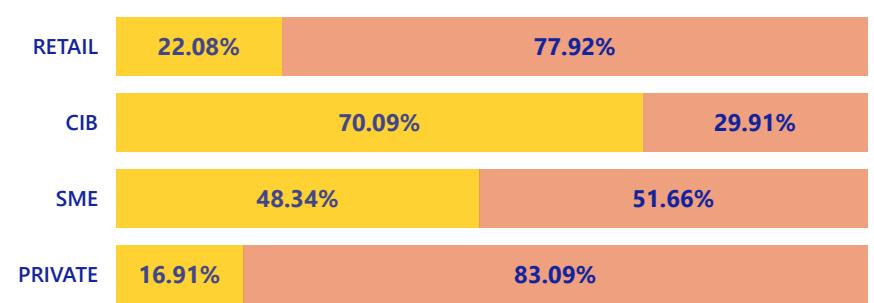
Region - Digital vs Branch

● Branch ● Digital



Segment - Digital vs Branch

● Branch ● Digital



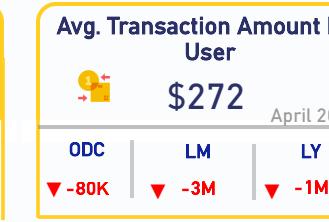
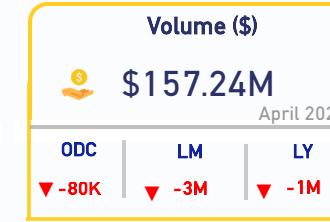
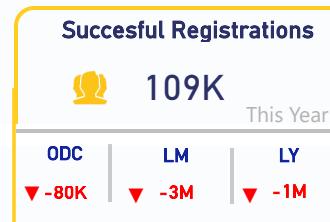
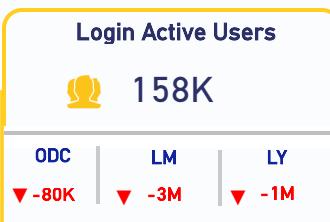
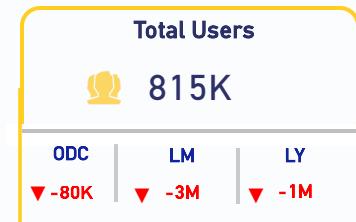
Transaction # By (Value & Channel)





As of : 22-Apr-25

ODC - One day change LM - Last Month LY - Last Year



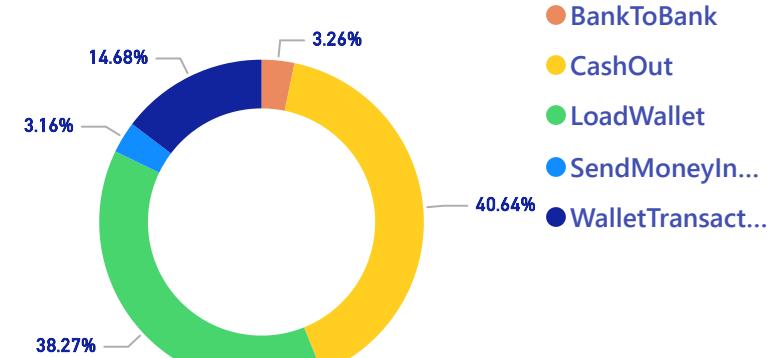
Month on Month - Financial Active Users



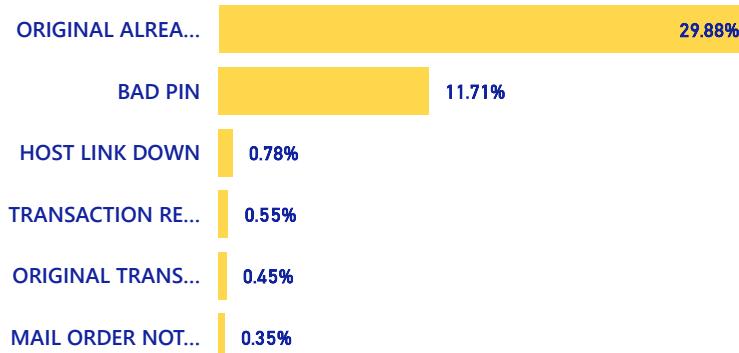
Trend of Successful Registration



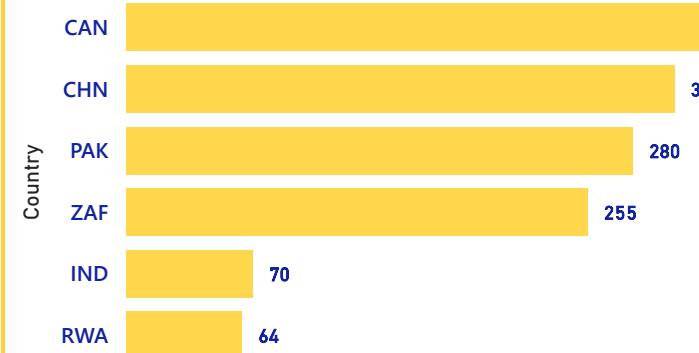
Top Transaction Types



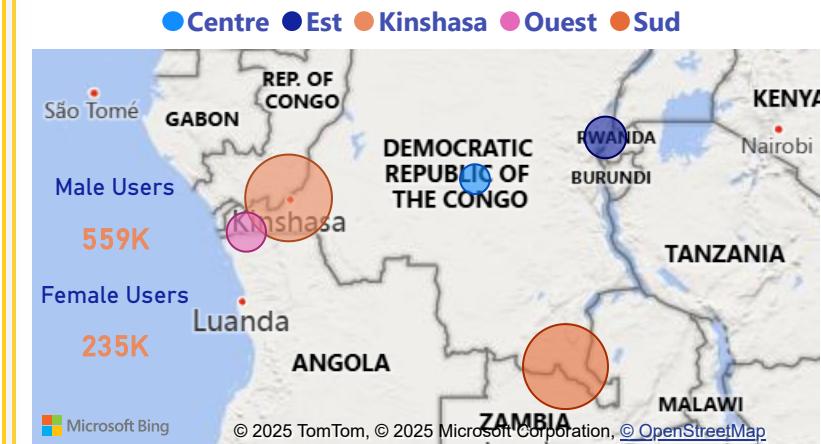
Failed Transactions Reason



Top Remittance Countries

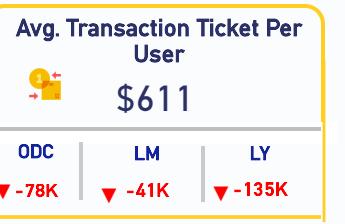
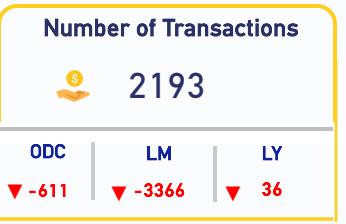
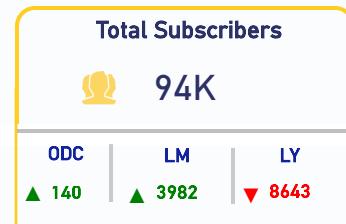


Active Users Heatmap – DRC

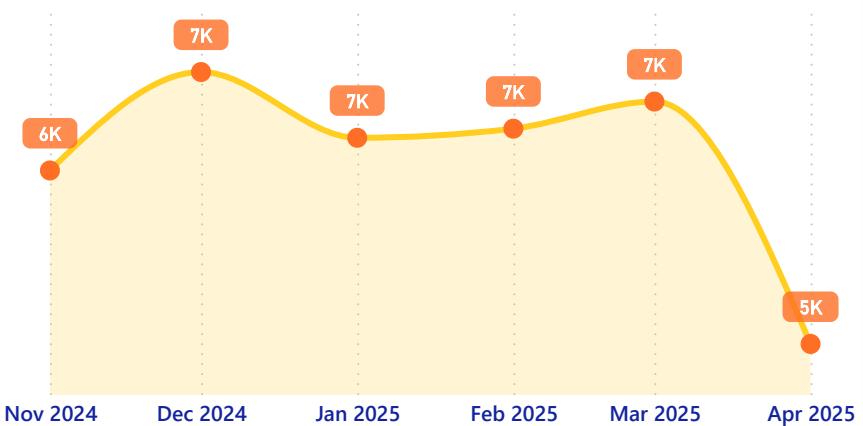


As of : 22-Apr-25

ODC - One day change LM - Last Month LY - Last Year



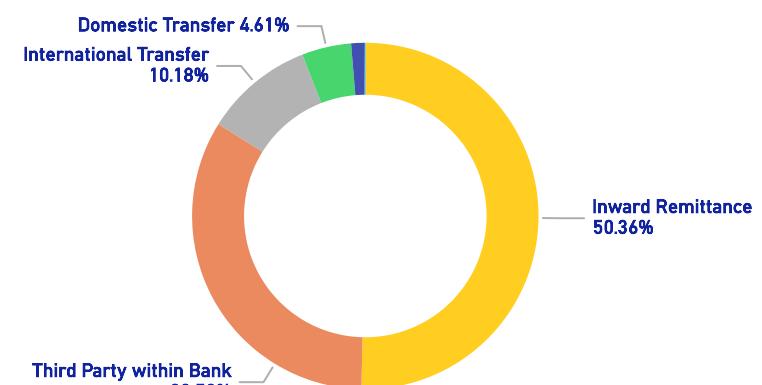
Month on Month - Active Users



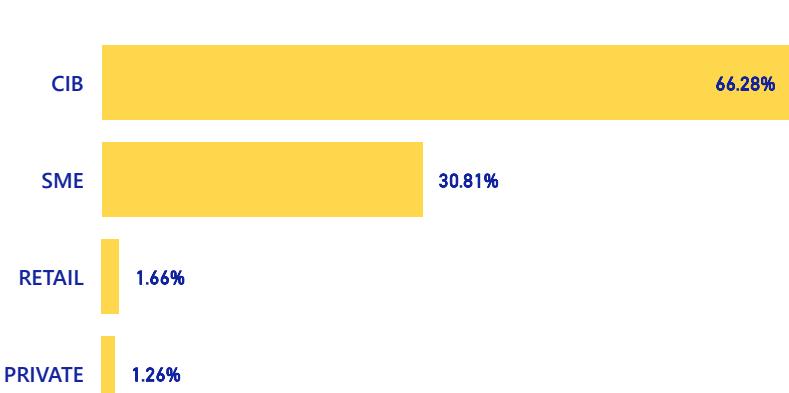
Month on Month - Transactions Volume



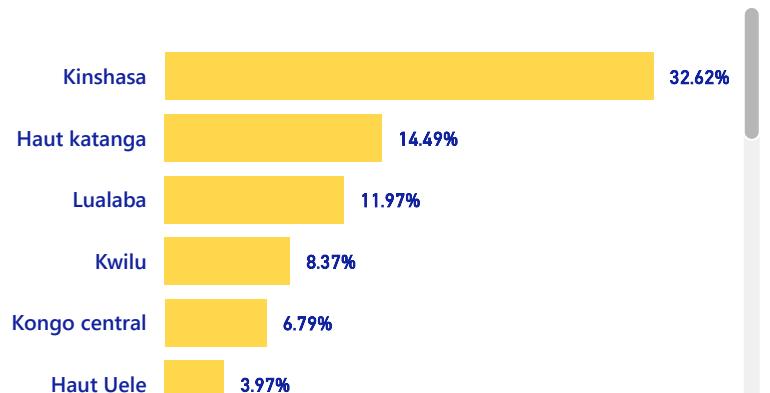
Type of Transactions



Segment - Active Users



Province - Active Users



Active Users Heatmap – DRC

