



KPMG RDC SA

Société Anonyme avec Conseil d'Administration
Bld du 30 juin N°14
Imm BCDC 7^{ème} niveau
Kinshasa/Gombe
B.P. 7228 Kinshasa I
République Démocratique du Congo

Téléphone : (243) 82 85 049 87
e-mail : cd-contact@kpmg.cd

NIM/SB/EM/TF/AUDIT/064/KPMG/16 avril 2026

This is a free translation into English of the statutory auditor's report on the annual financial statements for the year-ended 31 December 2025 issued in French on 16 April 2026 and it is provided solely for the convenience of English-speaking users.

EQUITY BCDC S.A.

**STATUTORY AUDITOR'S REPORT ON
THE ANNUAL FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2025

For the Year ended 31 December 2025

EQUITY BCDC S.A.
15, Boulevard du 30 Juin
Kinshasa - Gombe
This report contains 4 pages
The appendix contains 25 pages

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EQUITY BCDC S.A.
Head office: 15, Boulevard du 30 Juin
Kinshasa – Gombe
RDC

Share Capital : CDF 10 448 107 300

Statutory auditor's report on the annual financial statements for the year-ended 31 December 2025

Financial year ended 31 December 2025

To the Shareholders,

In performing the assignment entrusted to us by your General Assembly, we hereby present our report for the year ended 31 December 2025:

- The audit of the annual financial statements of EQUITY BCDC S.A. as joined to this report ;
- The specific verifications required by the law and other information.

1. Audit of the annual financial statements

1.1 Opinion

We have audited the annual financial statements of EQUITY BCDC S.A. (hereafter the "Bank"), which comprise the statement of financial position as at 31 December 2025, the statement of comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying annual financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with Generally Accepted Accounting Principles in the Democratic Republic of Congo for the banking sector and the requirements of the Central Bank of Congo.

1.2 Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the annual Financial Statements section of our report. We are independent of the Bank in accordance with Code of ethics of accounting and auditing professionals as stated in the Rule N°01/2017/CM/OHADA relating to the harmonization of the practices of accounting and auditing professionals in the OHADA member countries and the independence rules that govern the statutory audit and with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in DRC, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

1.3 Responsibilities of the Board of Directors for the Annual Financial Statements

The annual financial statements have been prepared and adopted by the Board of Directors.

The Board of Directors is responsible for the preparation and fair presentation of the annual financial statements in accordance with the Generally Accepted Accounting Principles in the Democratic Republic of Congo for the banking sector and the instructions of the Central Bank of Congo, as well the internal control with management considers is necessary to the preparation of annual financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the annual financial statements, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Board of Directors either intends to liquidate the Bank to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Bank's financial reporting process.

1.4 Auditor's Responsibilities for the Audit of the Annual Financial Statements

Our objectives are to obtain reasonable assurance about whether the annual financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial statements.

Our responsibilities for the audit of the annual financial statements are described in more detail in the Appendix to this report of the statutory Auditor.

2. Specific verifications required by the law and other information

The Board of Directors is responsible for the other information. The other information comprises the information included in the Management report and in the Pillar III report prepared in accordance with instruction 55 of the Central Bank of Congo related on market discipline.

Our opinion on the annual financial statements does not extend to the other information and we do not express any form of assurance whatsoever on this information.

In connection with our mandate of statutory auditor, our responsibility is, on the one hand, to carry out specific verification required by the law, and in doing so, to verify the fairness and consistency of information provided in the Management report with the annual financial statements, and the document addressed to shareholders on the financial situation and annual financial statements, and to verify, in all material aspects, the compliance with applicable laws and regulation. On the other hand, our responsibility is also to read the other information and, consequently, to assess whether there is a material inconsistency between these and the annual financial statements or our knowledge obtained in the audit, or otherwise other information appears to be materially misstated.

If, in the light of the work we, have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report on this regard.

In accordance with Article 746 of the OHADA Uniform Act relating to the law of commercial companies and GIE, we have verified the existence and proper maintenance of the Bank's register of registered shares. We have no observations to make on the existence and proper maintenance of this register.

Kinshasa, 16 April 2026

Statutory Auditor

KPMG RDC SA

Nico MABATA NTANTU



Partner

KPMG RDC SA

Immeuble BCDC 7^{ème} Niveau

Boulevard du 30 Juin

B.P. : 7226 Tél. (+243) 843965199 / 200

Kinshasa / Gombe . (+243) 990010020 / 21

E-mail : tfashingabo@kpmg.cd

APPENDIX : STATUTORY AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE ANNUAL FINANCIAL STATEMENTS.

These notes are an integral part of our audit report

As part of our diligences, we successively conform:

- The requirement of International Standards on Auditing (ISA) and ;
- The specific requirements edited by the OHADA Uniform Act on commercial companies and the EIG.

In more detail:

- we comply with the rules of ethics relating to the audit of the annual financial statements edited by the code of ethics of the accounting and auditing professionals as stated in the Rule N° 01/2017/CM/OHADA relating to the harmonization of the practices of accounting and auditing professionals in the OHADA member countries and the independence rules that govern the statutory audit and with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in DRC, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code;
- we demonstrate critical thinking that involves being attentive to evidence that contradicts other evidence gathered, information that questions the reliability of documents, and responses to inquiries for use as evidence, to situations that may indicate possible fraud, to circumstances that suggest the need to implement audit procedures in addition to those required by the ISAs;
- we exercise professional judgment when carrying out the audit in particular for decisions relating to materiality and audit risk, the nature, timing and extent of the audit procedures to be implemented to satisfy the requirements of the ISAs and to gather evidence, whether sufficient and appropriate evidence has been gathered, and whether further work is required to achieve the objectives of the ISAs and, as result, the auditor's general objectives, the assessment of management's judgments concerning the follow-up of the applicable financial reporting framework, the basis for the conclusions drawn from the audit evidence gathered, for example, the assessment of the reasonableness of the evaluation made by the management during the preparation of the annual financial statements;
- we prepare documentation throughout the audit that provides sufficient and appropriate record of the work, the basis of our audit report, and evidence that the audit was planned and conducted in accordance with the ISA Standards and with due regard for applicable legislative and regulatory requirements;
- we identify and assess the risks of material misstatements of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks; and obtain, audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- we collect, where appropriate, sufficient and appropriate evidence of compliance with the provisions of laws and regulations that are recognized to have a direct impact on the determination of the significant recorded data and the information provided in annual financial statements, implement specific audit procedures to identify instances of non-compliance with other laws and regulations that may have a material impact on the annual financial statements, and provide an appropriate response to proven or suspected cases of non-compliance with the laws and regulations identified during the audit;
- we obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Where significant deficiencies are identified, we communicate them to management and, where appropriate, to the Managing Director;
- we evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors;
- we evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the annual financial statements represent the underlying transactions and events in a manner that achieves fair presentation;
- we collect sufficient and appropriate audit evidence that events that occurred between the date of the annual financial statements and the date of our report, which required an adjustment or disclosure of annual financial statements, were the subject of an appropriate treatment in the annual financial statements in accordance with the applicable financial reporting framework;
- we identify relationships and transactions with related parties, whether or not the applicable financial reporting framework establishes rules, in order to be able to identify risk factors for fraud, if any, arising from relationships and transactions with related parties, which are relevant to the identification and assessment of the risks of material misstatement of fraud, and conclude, on the basis of the evidence gathered, whether the annual financial statements, if Affected by these relationships and transactions are presented sincerely or are not misleading. In addition, where the applicable financial reporting framework contains related party rules, we collect sufficient appropriate audit evidence to determine whether the relationships and related party transactions have been properly identified and accounted for in the annual financial statements and whether any information relevant to them has been provided;
- we conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's reports to the related disclosures in the annual financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report;
- we obtain written declarations from the Executive Management and, as the case may be, from the Managing Director, confirming that it considers that it has fulfilled its responsibilities regarding the preparation of the financial statements and the completeness of the information which were provided to us. In addition, we adduce other audit evidence relating to the financial statements or specific assertions contained therein by the mean of written representations if we deem it necessary or if they are required by other ISAs;

EQUITY BCDC S.A.

STATUTORY AUDITOR'S REPORT ON THE ANNUAL FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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NIM/SB/EM/TF/AUDIT/064/KPMG/16 avril 2026

- we ensure, throughout the audit, that the equality between the partners is respected, eventually that all the shares of the same category benefit from the same rights ;
- we must report to the next General Assembly the irregularities and inaccuracies identified during the audit. In addition, we must report to the public prosecutor the criminal acts of which we became aware during the audit, without our liability being incurred by this revelation;
- we have the obligation to respect professional secrecy for the facts, acts and information of which we have been aware.

EQUITY BCDC S.A.

STATUTORY AUDITOR'S REPORT ON THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

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NIM/SB/EM/TF/AUDIT/064/KPMG/16 avril 2026

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2025**



**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2025**

1. FINANCIAL STATEMENTS AS AT 31 DECEMBER 2025

EQUITY BANQUE COMMERCIALE DU CONGO S.A.

BALANCE SHEETS AS AT 31 DECEMBER 2025 AND 31 DECEMBER 2024
(Expressed in thousands Congolese francs)

<u>ASSETS</u>		<u>31/12/2025</u>	<u>31/12/2024</u>
<u>Treasury and interbank operations</u>			
Cash and balance with Central bank and other banks	3.1	5 012 342 374	6 922 038 499
Loans and advances to banks	3.3	<u>973 903 453</u>	<u>860 628 425</u>
Total Treasury and interbank operations		<u>5 986 245 827</u>	<u>7 782 666 924</u>
<u>Transactions with clients</u>			
Bills receivable	4	981 423 818	672 952 240
Loans and other overdrafts to clients	5	<u>4 479 107 561</u>	<u>5 484 111 453</u>
Total Transactions with clients		<u>5 460 531 379</u>	<u>6 157 063 693</u>
<u>Accruals and other assets</u>			
Accruals	6	86 096 773	109 147 355
Other assets	7	<u>123 503 641</u>	<u>112 584 522</u>
Total Accruals and other assets		<u>211 600 414</u>	<u>221 731 877</u>
<u>Non-current assets</u>			
Net fixed assets (tangible and intangible assets)	8	248 253 367	216 832 173
Securities portfolio	9	4 836 415	4 230 000
Deposits and guarantees		<u>8 616 592</u>	<u>10 477 831</u>
Total non-current assets		<u>261 706 374</u>	<u>231 540 004</u>
TOTAL ASSETS		<u>11 920 083 944</u>	<u>14 393 002 498</u>
<u>OFF BALANCE SHEET</u>			
Commitments given	30	2 021 785 419	1 157 547 798
Commitments received	31	11 763 478 616	1 988 875 221
Internal commitments	32	<u>324 122 196</u>	<u>404 884 763</u>
TOTAL OFF BALANCE SHEET		<u>14 109 386 231</u>	<u>3 551 307 782</u>

Notes 1 to 35 form part of these financial statements.

EQUITY BANQUE COMMERCIALE DU CONGO S.A.
BALANCE SHEETS AS AT 31 DECEMBER 2025 AND 31 DECEMBER 2024
(Expressed in thousands Congolese francs)

<u>LIABILITIES</u>		<u>31/12/2025</u>	<u>31/12/2024</u>
<u>Treasury and interbank operations</u>			
Due to other banks	3.2	<u>369 252 010</u>	<u>237 626 094</u>
Total Treasury and interbank operations		<u>369 252 010</u>	<u>237 626 094</u>
<u>Transactions with clients</u>			
Deposits and current accounts	10	5 974 819 877	7 637 696 907
Term deposits and saving accounts	11	3 053 321 034	3 984 618 735
Other clients' accounts		<u>181 118 749</u>	<u>208 785 760</u>
Total transactions with clients		<u>9 209 259 660</u>	<u>11 831 101 402</u>
<u>Accruals and other liabilities</u>			
Accruals (liabilities)	12	384 110 036	405 363 083
Other liabilities	13	<u>237 572 415</u>	<u>207 033 315</u>
Total Accruals and other liabilities		<u>621 682 451</u>	<u>612 396 398</u>
<u>Stakeholders 'equity</u>			
Share capital	14	10 448 107	10 448 107
Reserves and share premiums	15	510 535 288	628 540 349
Revaluation surplus		110 021 450	110 021 450
Regulated provisions	16	10 940 035	14 268 431
Retained earnings		563 405 729	429 838 869
Profit for the year		<u>370 311 314</u>	<u>341 780 938</u>
Total Shareholders' equity		<u>1 575 661 923</u>	<u>1 534 898 144</u>
Investment subsidies		121 009	154 104
Provisions for risks, charges and losses	17	124 804 305	144 283 202
Long- and medium-term borrowings	18	<u>19 302 636</u>	<u>32 543 154</u>
Total Permanent capital		<u>1 719 889 873</u>	<u>1 711 878 604</u>
TOTAL LIABILITIES		<u>11 920 083 994</u>	<u>14 393 002 498</u>

Notes 1 to 35 form part of these financial statements.

EQUITY BANQUE COMMERCIALE DU CONGO S.A.

**INCOME STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 31 DECEMBER 2024
(Expressed in thousands Congolese francs)**

<u>INCOME STATEMENTS</u>		<u>31/12/2025</u>	<u>31/12/2024</u>
Income from treasury and interbank operations	19	168 891 010	195 074 523
Expenses on treasury and interbank operations	20	(25 017 919)	(21 836 860)
Income from operations with customers	21	698 684 079	194 270 259
Expenses on operations with customers	22	(162 482 184)	(67 251 123)
Other bank income	23	678 892 806	596 441 977
Other bank expenses	24	<u>(176 186 389)</u>	<u>(144 254 072)</u>
Net banking income		<u>1 182 781 403</u>	<u>1 082 302 027</u>
Other operating income	25	14 120 007	13 479 013
General operating expenses	26	(340 189 815)	(316 704 701)
Staff expenses	27	(232 364 811)	(193 865 282)
Taxes expenses		<u>(14 480 594)</u>	<u>(11 406 500)</u>
Gross operating profit		<u>609 866 190</u>	<u>573 804 557</u>
Depreciation and Amortization		<u>(36 014 315)</u>	<u>(34 772 058)</u>
Profit before taxes and non-operating		<u>573 851 875</u>	<u>539 032 499</u>
Provisions (net)	28	(78 787 538)	(104 531 700)
Exceptional income/(loss)	29	<u>27 075 147</u>	<u>(8 610 064)</u>
Profit before tax		<u>522 139 484</u>	<u>425 890 735</u>
Income tax		<u>(151 828 170)</u>	<u>(84 109 797)</u>
Profit for the year		<u>370 311 314</u>	<u>341 780 938</u>

Notes 1 to 35 form part of these financial statements.

EQUITY BANQUE COMMERCIALE DU CONGO S.A.

**STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2025
(Expressed in thousands Congolese francs)**

	<u>31/12/2024</u>	<u>Increase</u>	<u>Decrease</u>	<u>Exchange difference</u>	<u>31/12/2025</u>
Share capital	10 448 107	-	-	-	10 448 107
Reserves and premiums related to share capital					
• Legal reserve	75 884 814	34 178 094	-	(23 265 158)	86 797 750
• Statutory reserve	130 051 661	-	-	(30 337 160)	99 714 501
• Optional reserve	237 181	-	-	(55 327)	181 854
• Reserve for property sales	11 614 084	-	-	(2 709 219)	8 904 865
• Merger Premium	216 726 018	-	-	(50 555 694)	166 170 324
• Share premium capital	194 026 591	-	-	(45 260 597)	148 765 994
Revaluation surplus	110 021 450	-	-	-	110 021 450
Provision for capital reconstitution	14 268 431	-	-	(3 328 396)	10 940 035
Retained earnings	429 838 869	307 602 844	-	(174 035 984)	563 405 729
Profit for the year	<u>341 780 938</u>	<u>370 311 314</u>	<u>(341 780 938)</u>	-	<u>370 311 314</u>
Total Shareholders' equity	<u>1 534 898 144</u>	<u>712 092 252</u>	<u>(341 780 938)</u>	<u>(329 547 535)</u>	<u>1 575 661 923</u>

Notes 1 to 35 form part of these financial statements.

EQUITY BANQUE COMMERCIALE DU CONGO S.A.

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025 AND 31 DECEMBER 2024
(Expressed in thousands Congolese francs)

	<u>31/12/2025</u>	<u>31/12/2024</u>
OPERATING ACTIVITIES		
Operating income (excluding income from portfolio investment)	1 575 016 320	1 456 142 231
Operating expenses	(739 351 857)	(688 472 391)
Deposits / withdrawal by banks and financial institutions	131 625 916	86 811 030
Loans and advances / Repayment of loans and advances extended to customers	756 726 958	(1 246 803 667)
Deposits / withdrawal by customers	(2 621 841 742)	3 211 775 611
Payments to staff and sundry creditors	(232 364 811)	(193 865 282)
Other net cash flows from operating activities	(125 812 152)	167 721 192
Income tax	<u>(131 551 475)</u>	<u>(166 533 139)</u>
NET CASH FLOWS FROM OPERATING ACTIVITIES	<u>(1 387 552 844)</u>	<u>2 626 775 585</u>
INVESTING ACTIVITIES		
Additions / disposals on investment portfolio	1 254 824	(6 600 600)
Additions / disposal on assets	<u>(67 435 509)</u>	<u>(38 703 888)</u>
NET CASH FLOWS FROM INVESTING ACTIVITIES	<u>(66 180 685)</u>	<u>(45 304 488)</u>
FINANCING ACTIVITIES		
Issuance of loans	-	827 278
Loans' reimbursement	<u>(13 140 032)</u>	<u>(6 595 583)</u>
NET CASH FLOWS FROM FINANCING ACTIVITIES	<u>(13 140 032)</u>	<u>(5 768 305)</u>
Impact of exchange rate variance in cash and cash equivalents	(329 547 535)	-
Increase in cash and cash equivalents during the year	(1 796 421 095)	2 575 702 792
Cash and cash equivalents at the beginning of the year	<u>7 782 666 924</u>	<u>5 206 964 132</u>
CASH AND CASH EQUIVALENTS AT THE END OF YEAR	<u>5 986 245 829</u>	<u>7 782 666 924</u>

Notes 1 to 35 form part of these financial statements.

2. NOTES TO THE ANNUALS FINANCIAL STATEMENTS



EQUITY BANQUE COMMERCIALE DU CONGO S.A.

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 DECEMBER 2025

1. ACTIVITIES

EQUITY BANQUE COMMERCIALE DU CONGO S.A., formerly BANQUE COMMERCIALE DU CONGO S.A., is a company incorporated by notarial act on 16 September 1952 as a limited liability company. The extension of the Bank's duration was authorized for a second term of 30 years taking effect from 2 October 2012, based on Ordinance n° 12-030 of 21 September 2012. In 2014, its Articles of Association were harmonized with the OHADA Uniform Act on the Law of Commercial Companies and Economic Interest Grouping where the Bank became a public limited company.

The Bank operates under the banking legislation of the Democratic Republic of Congo, as stipulated in Ordinance-Law No. 72/004 of 14 January 1972 relating to the protection of savings and control of financial intermediaries, as amended by Law No. 003/2002 of 2 February 2002 on the activity and supervision of credit institutions. This law has since been replaced by Law No. 22/069 of 27 December 2022, effective in 2023.

In accordance with its articles of association, EQUITY BANQUE COMMERCIALE DU CONGO S.A.'s activity is also to carry out all bank operations, security market, change, finances, treasury, commission and creditor operations, etc.

2. ACCOUNTING POLICIES

The main accounting policies are:

2.1. BASIS OF PREPARATION

The financial statements are prepared on the historical cost convention, except for revalued fixed assets, in accordance with the accounting principles generally accepted in the DRC for the banking sector, as well as the instructions and directives of the Central Bank of Congo. They are prepared on the going concern basis.

2.2. FOREIGN CURRENCY TRANSACTIONS

Foreign currency transactions are translated into Congolese Francs at the exchange rate prevailing on the transaction date. At month-end, monetary assets and liabilities in foreign currencies are translated at the exchange rate at the balance sheet date. Resulting foreign exchange gains or losses are recognised in income for the period.

2.3. PROPERTY, PLANT AND EQUIPMENT AND DEPRECIATION

Fixed assets are initially recorded at cost. Each year, in accordance with Ordinance-Law n° 89/017 of 18 February 1989, fixed assets are revalued by applying coefficients published annually by the Ministry of Finance.

The increase in the book value resulting from the revaluation is credited to the "Revaluation surplus" account. According to the instruction of the Central Bank of Congo contained in the letter referenced Gov./n° 001103 of 2 August 2007, the revaluation surplus cannot be accounted for in share capital as from the year 2007.

Since 31 December 2000, land has been revalued in accordance with the provisions of Article 1 and Article 5, as amended, of Ministerial Order n° 017/CAB/MIN/FIN/98 of 13 April 1998. Depreciation is calculated on basis of the straight-line method to write off the cost of each asset and its revaluated amount over their estimated useful lives based on Ministerial decree n°017/CAB/MIN/FIN/98 dated 13 April 1998.

The depreciation rates applied by the Bank are as follows:

	<u>Rate</u> (%)
Buildings	3
Office furniture and equipment	10
Vehicles	25
Other equipment	33
IT equipment	20

2.4. PROVISIONS

Provisions on other assets and provisions for miscellaneous losses are determined by the Board of Directors of the Bank. Each year, the Board of Directors allocates amounts which "they" consider to be sufficient and prudent in order to reflect the adequate value of the related assets, taking into account the requirements of the Banking Law, and to set up sufficient provisions for the exposure to business risks.

Provisions for litigation are based on validated assessments of judicial exposure.

According to Decree n° 4/08 of 20 May 2004, commercial banks are allowed to account for a capital reconstruction provision that is tax deductible. This provision is determined on the basis of the currency equivalent of the share capital after taking into account the evaluation surplus and the change in the exchange rate between the beginning and closing of a financial year.

Provisions on loans are made in accordance with Instruction n° 16, Amendment n° 3 of the Central Bank of Congo applicable since 29 November 2018

2.5. EXCHANGE RATES

Exchange rates used:

Currency	<u>31/12/2025</u>	<u>31/12/2024</u>
USD =	2,181.3905	2,845.0572
Euro =	2,569.2921	2,991.7825

3. TREASURY AND INTERBANK OPERATIONS

This item is detailed as follows:

3.1. Cash and balance with Central Bank and other banks

		<u>31/12/2025</u>	<u>31/12/2024</u>
Cash in hands	(a)	727 539 345	867 293 366
Deposit held with the Central Bank of Congo	(b)	1 352 896 577	1 529 894 597
Correspondent banks	(c)	<u>2 931 906 452</u>	<u>4 524 850 536</u>
		<u>5 012 342 374</u>	<u>6 922 038 499</u>
(a) Cash in hands is made of:			
		<u>31/12/2025</u>	<u>31/12/2024</u>
Cash in local currency		163 493 459	110 688 277
Cash in foreign currencies		<u>564 045 886</u>	<u>756 605 089</u>
		<u>727 539 345</u>	<u>867 293 366</u>

Foreign currency cash balances as at 31 December 2025, primarily consist of cash in U.S. Dollars amounting to the equivalent of CDF 546.198 billion (USD 250.39 million) and in Euros amounting to CDF 17.780 billion (Euro 6.92 million).

(b) This item is mainly representing the mandatory reserve of CDF 1,070.23 billion, as well as the Central Bank (BCC)'s deposit amounting to CDF 282.67 billion.

(c) Correspondent banks are detailed as follows

		<u>31/12/2025</u>	<u>31/12/2024</u>
Current account held in other banks	(i)	2 495 346 655	4 357 011 774
Term investments	(ii)	435 872 370	167 490 246
Related debts		<u>687 437</u>	<u>348 516</u>
		<u>2 931 906 452</u>	<u>4 524 850 536</u>

(i) Current accounts consist mainly of funds in the books of the following banks:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Equity Bank Kenya	2 270 420 443	4 178 611 719
Commerzbank	36 426 034	55 653 916
Natixis	4 684 940	3 493 017
Unicredito Bank	7 791 016	3 524 526
Others	<u>176 024 222</u>	<u>115 728 596</u>
Total	<u>2 495 346 655</u>	<u>4 357 011 774</u>

(ii) The term investments as well as hedges are detailed as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Commerzbank	201 788 621	144 645 189
Standard Bank of South Africa	196 325 145	-
Fimbank	-	2 845 057
Advans Bank	-	20 000 000
Others	<u>37 768 594</u>	<u>-</u>
Total	<u>435 872 360</u>	<u>167 490 246</u>

3.2. Treasury and interbank operations (liabilities)

This item is detailed as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Current accounts in Banks	152 912 984	237 483 841
Term loans from banks	<u>216 3339 026</u>	<u>142 253</u>
	<u>369 252 010</u>	<u>237 626 094</u>

3.3. Loans and advances to banks

Amounts due from credit institutions are as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Eurobond	376 970 653	492 836 092
Indexed treasury obligations	585 132 905	278 956 470
Accrued interest	11 799 895	15 728 584
Discounted (Precomputed) interest	-	(3 004 459)
Indexed treasury bonds	-	76 111 738
Total	<u>973 903 453</u>	<u>860 628 425</u>

4. **BILLS RECEIVABLE**

This balance relates primarily to commercial bills discounted on behalf of customers.

5. **LOANS AND OTHER OVERDRAFTS TO CLIENTS**

This caption is detailed as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Long term loans	479 199 294	446 723 470
Medium term loans	2 265 145 58	2 541 140 201
Short term loans (excluding bills discounted)	251 866 538	521 324 423
Overdrafts	711 296 812	988 189 098
Non-performing loans	929 554 080	1 204 883 226
Accrued interest	56 927 664	53 149 479
Total gross loans	<u>4 693 989 546</u>	<u>5 755 409 897</u>
Loan Provision	<u>(214 881 985)</u>	<u>(271 298 444)</u>
Total net loans	<u>4 479 107 561</u>	<u>5 484 111 453</u>

Non-performing loans break down as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Watchlist	635 123 756	804 650 711
Pre-doubtful	36 568 160	123 670 728
Doubtful	104 188 212	103 922 429
Loss	153 673 952	172 639 358
Total non-performing loans	<u>929 554 080</u>	<u>1 204 883 226</u>

"Watchlist loans" are classified as non-performing loans in accordance with the provisions of Instruction n° 16 amendment no 3 of the Central Bank of Congo that comes to effect from 29 November 2018.

6. ACCRUALS (ASSETS)

This caption is detailed as follows :

		<u>31/12/2025</u>	<u>31/12/2024</u>
Accrued income	(a)	17 303 065	35 509 668
Prepaid expenses	(b)	52 130 579	54 220 859
Pending transactions (receivable)	(c)	9 035 417	12 866 815
Inventories (Existences en stock)	(d)	<u>9 627 712</u>	<u>6 550 013</u>
Total		<u>88 096 773</u>	<u>109 147 355</u>

- (a) The caption "Accrued income" consists mainly of interest receivable on loans and overdrafts for a total amount of CDF 17.30 billion.
- (b) The "prepaid expenses" mainly includes client transactions not settled as at 31 December 2025, amounting to CDF 17.38 billion, travel and other expenses not yet justify for CDF 21.49 billion, as well as advance payments for works and various services for CDF 13.26 billion related to the purchase of thermal printer rolls and building refurbishment.
- (c) The pending transactions as at 31 December 2025, mainly consist of pending items from Multipay, Western Union (WU), and others, amounting to CDF 6.51 billion, as well as those related to credit operations as well as card and monetic for CDF 2.53 billion.
- (d) Inventories comprise unconsumed materials and supplies as at 31 December 2025.

7. OTHER ASSETS

This line item includes:

		<u>31/12/2025</u>	<u>31/12/2024</u>
Sundry debtors	(a)	104 037 033	84 726 964
Tax receivable	(b)	16 725 752	23 038 199
Staff advances	(c)	2 732 022	3 109 926
Cheques and remittances for collection	(d)	<u>8 834</u>	<u>1 709 433</u>
Total		<u>123 503 641</u>	<u>112 584 522</u>

- (a) Sundry debtors as at 31 December 2025, primarily consist of a deposit of CDF 45.66 billion made with EQUITY LIFE ASSURANCE (ELAK) on 29 December 2023, as coverage for the retirement indemnity, the receivable from MILVEST related to the settlement of its credit line amounting to CDF 20.35 billion as well as pending items related to Western Union activities amounting to CDF 9.96 billion.
- (b) The "Tax receivable" item mainly includes the tax credit of CDF 16.04 billion on earnings and profits, arising from advance tax payments.
- (c) The item "Advances to staff" as at 31 December 2025 mainly consists of advances on pensions under the package scheme for an amount of CDF 2.2 billion paid to staff due to retire in the coming years as well as school fees and leave allowance advances for an amount of CDF 363 million and CDF 168 million respectively.
- (d) This item consists mainly of cheques to be collected in foreign currency issued by various local banks.

8. FIXED ASSETS (NET)

This caption is detailed as follows:

<u>Gross values</u>	<u>Lands and buildings</u>	<u>Equipment & furniture</u>	<u>Advances on fixed assets</u>	<u>Intangibles assets</u>	<u>Total</u>
As at 01/01/2025	531 881 291	267 160 202	8 016 681	41 289 336	848 347 510
Additions	5 535 707	22 096 801	34 391 521	5 411 480	67 435 509
Transfers	75 341	532 600	(927 333)	319 392	-
Adjustments	-	-	-	-	-
As at 31/12/2025	537 492 339	289 789 603	41 480 869	47 020 208	915 783 019
<u>Accumulated depreciation</u>					
As at 01/01/2025	(417 282 538)	(187 575 052)	-	(26 657 747)	(631 515 337)
Depreciation	(5 628 828)	(19 501 785)	-	(5 438 990)	(36 014 315)
As at 31/12/2025	(428 356 078)	(207 076 837)	-	(32 096 737)	(667 529 652)
<u>Net book values as at 01/01/2025</u>	<u>114 598 753</u>	<u>79 585 150</u>	<u>8 016 681</u>	<u>14 631 589</u>	<u>216 832 173</u>
<u>Net book values as at 31/12/2025</u>	<u>109 136 261</u>	<u>82 712 766</u>	<u>41 480 869</u>	<u>14 923 471</u>	<u>248 253 367</u>

9. SECURITIES PORTFOLIO

This caption is presented as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Subsidiary investment	3 983 727	3 983 727
Others	<u>852 688</u>	<u>246 273</u>
Total	<u>4 836 416</u>	<u>4 230 000</u>

The "Subsidiary investment" represents the participation of the Equity Banque Commerciale du Congo S.A. in the capital share of its subsidiaries, l'Immobilière de l'Agence de la Gombe "IAG", Des Aviateurs S.A. and Matadi Vangu S.A..

10. DEPOSITS AND CURRENT ACCOUNTS

This caption consists of:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Current accounts	5 659 690 715	7 384 067 576
Cheques accounts	<u>315 129 162</u>	<u>253 629 331</u>
Total	<u>5 974 819 877</u>	<u>7 637 696 907</u>

11. TERM DEPOSITS AND SAVING ACCOUNTS

This caption is presented as follows:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Term deposits accounts	1 575 038 846	2 351 049 421
Saving accounts	<u>1 478 282 188</u>	<u>1 633 569 314</u>
Total	<u>3 053 321 034</u>	<u>3 984 618 735</u>

12. ACCRUALS (LIABILITIES)

This caption is presented as follows:

		<u>31/12/2025</u>	<u>31/12/2024</u>
Accrued expenses	(a)	159 666 704	176 344 611
Deferred income	(b)	73 484 815	101 512 595
Cantonments	(c)	50 281 890	37 649 222
Others	(d)	<u>100 676 627</u>	<u>89 856 655</u>
Total		<u>384 110 036</u>	<u>405 363 083</u>

- (a) The accrued expenses mainly consist of the provision for employee bonuses, leave allowances, unsettled long outstanding transactions and others amounting to CDF 67.63 billion, provision for Central Bank supervision fees amounting to CDF 54.78 billion and other supplier invoices payable amounting to CDF 37.25.
- (b) The deferred income mainly consists of commissions on the disbursement of loans (deferred disbursement commissions) amounting to CDF 17.72 billion, as well as interest on loans amounting to CDF 55.76 billion.
- (c) This line mainly consists of tax seizures and judicial garnishments imposed on clients.
- (d) The others are mainly composed of customer transactions in transit amounting to CDF 74.02 billion, outstanding balances from electronic payment transactions amounting to CDF 20.12 billion, various balances owed to customers amounting to CDF 4.63 billion, and Social Financing funds allocated to various projects amounting to CDF 726 million.

13. OTHER LIABILITIES

This item includes:

		<u>31/12/2025</u>	<u>31/12/2024</u>
Sundry creditors	(a)	149 019 461	152 527 693
Tax payable	(b)	45 230 934	19 256 235
Shareholders and associates	(c)	15 669 083	20 422 585
Cheques & remittances for collection	(d)	8 246 579	63 949
Others		<u>19 406 358</u>	<u>14 762 853</u>
Total		<u>237 572 415</u>	<u>207 033 315</u>

(a) Sundry creditors consist of:

	<u>31/12/2025</u>	<u>31/12/2024</u>
OCC/BIVAC fees	108 060 569	125 687 579
Rental guarantees & other security deposits	2 125 868	2 817 733
Social security contributions (INSS / ONEM / INPP)	1 833 980	2 427 624
Others	<u>36 999 044</u>	<u>21 594 757</u>
	<u>149 019 461</u>	<u>152 527 693</u>

(b) The Tax payable is made up of the following items:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Income tax payable	20 276 694	-
VAT	3 166 169	6 821 985
Professional income tax	2 394 127	3 079 148
Transit operations on behalf of Tax authority	1 703 505	2 312 985
Others	<u>17 690 439</u>	<u>7 042 117</u>
	<u>45 230 934</u>	<u>19 256 235</u>

(c) The Shareholders and associates item includes mainly CDF 45.70 billion related to the repurchase of bearer shares.

(d) The "cheques and remittance for collection" mainly comprises cheque deposits awaiting clearance through the clearing house.

(e) The "others" mainly comprises amounting to CDF 13.23 billion in employee pension funds and CDF 6.18 billion in pending payments for supplier invoices.

14. SHARE CAPITAL

The Bank's share capital is represented by 1,971,341 fully paid shares, held as follows:

	<u>Number of Shares</u>	<u>%</u>
Equity Group Holding	1 657 580	85,67%
Government of the DRC	240 000	12,17%
International Finance Corporation (IFC)	35 395	1,80%
Others	<u>38 366</u>	<u>0,36%</u>
Total	<u>1 971 341</u>	<u>100,00%</u>

15. RESERVES AND SHARE PREMIUMS

This line comprises:

		<u>31/12/2025</u>	<u>31/12/2024</u>
Legal reserve		86 797 750	75 884 814
Statutory reserves		99 714 501	130 051 661
Optional reserve		181 854	237 181
Reserves for property sales	(a)	8 904 865	11 614 084
Merger premium	(b)	166 170 324	216 726 018
Share premium	(c)	<u>148 765 994</u>	<u>194 026 591</u>
Total		<u>510 535 288</u>	<u>628 540 349</u>

- (a) The reserve on property sales represents the profit of USD 4.08 million on the disposal of the Bank's assets as part of the reduction of the Bank's buildings (assets) following the authorization of the Central Bank of Congo per letter ref. CG/NKB/n°00112 of 2 October 2000. This profit was exempted from tax under the Special Restructuring Regime for credit institutions.
- (b) The merger premium represents the difference between the net asset value of EQUITY BANK CONGO (EBC) and the value of the shares issued in exchange, following the merger absorption of EQUITY BANK CONGO S.A. by BANQUE COMMERCIALE DU CONGO S.A.
- (c) The amount of CDF 148.77 billion as at 31 December 2025 corresponds to value of the share premium related to the capital increase carried out on 19 September 2022, i.e., USD 68.20 million."

16. REGULATED PROVISIONS

Regulated provisions consist mainly of the provision for reconstruction of share capital. This provision is determined on the basis of the foreign currency equivalent of the share capital after taking into account the revaluation surplus and the change in the exchange rate between the beginning and the end of the fiscal year in accordance with Decree n°4/08 of 20 May 2004. (see Note 2.4 above).

17. PROVISIONS FOR RISKS, CHARGES AND LOSSES

This caption consists of the following:

		<u>31/12/2025</u>	<u>31/12/2024</u>
General banking risk provision	(a)	44 413 157	76 911 135
Pension provision (retirement)	(b)	40 993 159	44 118 854
Litigation provision	(c)	27 669 035	13 577 009
Off-balance sheet commitments provision	(d)	<u>11 728 954</u>	<u>9 676 204</u>
Total		<u>124 804 305</u>	<u>144 283 202</u>

- (a) The general banking risk provision represents the provision for performing loans made in accordance with Instruction n° 16, amendment n° 3 of the Central Bank of Congo.
- (b) This item represents the provision for retirement benefits of the Bank's staff.
- (c) The litigation provision includes general provisions related to various legal, tax and other risks.
- (d) The off-balance sheet commitments provision consists of provisions for bank guarantees for CDF 2.65 billion, letters of credit for CDF 276.53 million, avalised bills for CDF 536.01 billion and other overdrafts unused authorizations for CDF 8.27 billion.

18. LONG- AND MEDIUM-TERM BORROWINGS

This item includes :

	<u>31/12/2025</u>	<u>31/12/2024</u>
Borrowings – FPM	10 906 953	18 189 609
Borrowings – EIB	8 367 911	14 225 286
Accrued interest	<u>27 772</u>	<u>128 259</u>
Total	<u>19 302 636</u>	<u>32 543 154</u>

19. INCOME FROM TREASURY AND INTERBANK OPERATIONS

This caption consists of the following items:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Interest income (loans, term deposits, overnight placements)	166 582 097	193 783 568
Commissions on domestic & international transfers	<u>2 308 913</u>	<u>1 290 955</u>
Total	<u>168 891 010</u>	<u>195 074 523</u>

The interest income consisted mainly of interest on placements with correspondents for CDF 55.91 billion, interest on correspondent current accounts for CDF 106.50 billion and overnight loan interest for CDF 4.17 billion.

20. EXPENSES ON TREASURY AND INTERBANK OPERATIONS

This line item represents mainly charges relating to the maintenance of the Bank's correspondent accounts and interbank operating fees.

21. INCOME FROM OPERATIONS WITH CUSTOMERS

This item includes:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Interests on loans and overdrafts	686 436 207	629 296 453
Commissions received	10 605 900	21 159 408
Others	<u>1 641 972</u>	<u>690 857</u>
Total	<u>698 684 079</u>	<u>651 146 718</u>

22. EXPENSES ON OPERATIONS WITH CUSTOMERS

This caption consists of the following items:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Interest paid on term deposits	101 171 014	112 444 757
Interest paid on saving accounts	<u>61 311 170</u>	<u>81 825 502</u>
Total	<u>162 482 185</u>	<u>194 270 259</u>

23. OTHER BANK INCOME

This item includes:

		<u>31/12/2025</u>	<u>31/12/2024</u>
Service commissions	(a)	254 097 075	214 412 003
Commissions and gains on foreign exchange	(b)	192 826 951	130 432 775
Other commissions	(c)	125 125 730	121 485 648
Off-balance sheet commissions		18 230 846	16 814 769
Other banking income	(d)	<u>88 612 204</u>	<u>113 296 782</u>
Total		<u>678 892 806</u>	<u>596 441 977</u>

- (a) This item mainly comprises income from payment instruments for CDF 181.49 billion, account maintenance fees for CDF 33.05 billion, commissions on cheques for CDF 26.02 billion, commissions on electronic payment terminals "TPE" for CDF 3.62 billion and various government services for CDF 9.92 billion.
- (b) This caption includes foreign exchange gains on customer transactions for CDF 160.74 billion, foreign exchange income from Western Union transactions for CDF 6.50 billion and revaluation gains on foreign currency positions for CDF 25.59 billion.
- (c) This item mainly comprises commissions on foreign currency withdrawals for CDF 41.93 billion, commissions on cash transactions for CDF 19.61 billion, agency Banking commissions for CDF 9.80 billion, Mpesa withdrawal code commissions for CDF 21.32 billion and various other fees for CDF 32.47 billion.
- (d) This item consists mainly of interest income from Eurobonds subscribed on 29 June 2021 for USD 150 million as well as commissions on civil servants amounting to CDF 8.98 billion.

24. OTHER BANK EXPENSES

Other bank charges consist of:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Foreign exchange losses	27 259 197	18 837 605
Central Bank supervision fees	56 729 027	47 662 123
Others	<u>92 198 165</u>	<u>77 754 344</u>
Total	<u>176 186 389</u>	<u>144 254 072</u>

25. OTHER OPERATING INCOME

This caption consists of the following items:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Financial messaging income	7 472 327	6 842 085
Rental income	4 837 188	5 785 391
Others	<u>1 810 492</u>	<u>851 537</u>
Total	<u>14 120 007</u>	<u>13 479 013</u>

26. GENERAL OPERATING EXPENSES

General operating expenses include the following:

	31/12/2025	31/12/2024
Technical assistance & inspection fees	93 240 905	82 929 819
Transport & travel expenses	32 334 674	27 272 054
Miscellaneous operating expenses	17 691 915	21 471 532
Materials & supplies consumed	22 397 747	14 150 582
Other external services consumed	<u>174 524 574</u>	<u>170 880 714</u>
Total	<u>340 189 815</u>	<u>316 704 701</u>

Breakdown of "Other external services consumed" :

		<u>31/12/2025</u>	<u>31/12/2024</u>
Consultancy fees	(a)	41 563 857	35 343 304
Security expenses		32 591 574	32 292 594
Communication expenses		23 399 969	21 758 652
Transport expenses		13 169 433	20 044 083
Rental expenses		15 487 449	13 862 322
Marketing expenses		15 389 618	15 650 271
IT maintenance expenses		17 458 489	18 205 268
Repairs & maintenance		9 437 637	7 837 119
Construction & renovation		3 639 367	3 968 368
Other external expenses		<u>2 387 180</u>	<u>1 918 733</u>
Total		<u>174 524 573</u>	<u>170 880 714</u>

(a) Consultancy fees include subcontracting fees for CDF 20.58 billion, legal fees for CDF 20 billion and external audit fees for CDF 975 million.

27. STAFF EXPENSES

Staff expenses consist of the following:

	31/12/2025	31/12/2024
Salaries & wages	126 867 339	105 256 230
Benefits & various allowances	55 181 194	47 433 681
Other indemnities	32 344 776	26 407 420
Social security charges	<u>17 971 502</u>	<u>14 767 951</u>
Total	<u>232 364 811</u>	<u>193 865 282</u>

Breakdown of "Benefits & various allowances" :

	<u>31/12/2025</u>	<u>31/12/2024</u>
Social assistance	18 151 487	16 386 730
Medical expenses	17 694 472	16 646 557
Transport	15 609 061	11 853 250
Training expenses	3 155 342	2 163 664
Life annuities (widows, pensioners, orphans)	<u>570 832</u>	<u>383 480</u>
Total	<u>55 181 194</u>	<u>47 433 681</u>

28. PROVISIONS (NET)

This caption consists of the following items:

	<u>31/12/2025</u>	<u>31/12/2024</u>
Loan impairment provisions	(476 388 987)	(534 223 833)
Recovery of provisions & bad debt recoveries	406 473 735	421 635 319
Miscellaneous provisions	(29 485 677)	(10 716 216)
Recovery of other provisions	<u>20 613 391</u>	<u>18 773 030</u>
Total	<u>(78 787 538)</u>	<u>(104 531 700)</u>

29. EXCEPTIONAL INCOME/(LOSS)

	<u>31/12/2025</u>	<u>31/12/2024</u>
Cash surplus/(deficit)	1 336 103	(95 858)
Income from closure of inactive accounts	405 905	1 212 240
Fines & tax penalties	(70 965)	(4 359 485)
Other exceptional gains/(losses)	<u>25 404 101</u>	<u>(5 366 961)</u>
Total	<u>27 075 147</u>	<u>(8 610 064)</u>

30. OFF-BALANCE SHEET COMMITMENTS (GIVEN)

	<u>31/12/2025</u>	<u>31/12/2024</u>
Guarantees issued to customers	390 055 626	394 874 690
Commitments to finance customers	<u>1 613 729 793</u>	<u>762 673 108</u>
Total	<u>2 021 785 419</u>	<u>1 157 547 798</u>

31. OFF-BALANCE SHEET COMMITMENTS (RECEIVED)

	<u>31/12/2025</u>	<u>31/12/2024</u>
Pledges, business goodwill	1 214 606 504	316 388 466
Mortgage guarantees	2 727 278 844	490 017 671
Guarantees and endorsements	2 950 129 086	733 232 587
Pledged securities	<u>4 871 464 182</u>	<u>449 236 497</u>
Total	<u>11 763 478 616</u>	<u>1 988 875 221</u>

32. INTERNAL COMMITMENTS

	<u>31/12/2025</u>	<u>31/12/2024</u>
Bad debts	279 672 808	281 510 904
Guaranteed Agios	44 223 834	57 296 280
Others	<u>225 554</u>	<u>66 077 579</u>
Total	<u>324 122 196</u>	<u>404 884 763</u>

33. RELATED PARTY TRANSACTIONS

Related party transactions mainly include operations with the Group's subsidiaries (refer to Note 3.1), as well as staff loans granted in accordance with the Bank's credit policies and the applicable regulatory requirements issued by the Central Bank of Congo (BCC).

34. CRISIS IN THE EASTERN REGION

Due to the prevailing security situation in the eastern region of the Democratic Republic of Congo, the Goma and Bukavu branches have been fully closed. As a result, physical cash counts for branch vaults and ATMs located in these cities could not be performed as of the reporting date, 31 December 2025. Nevertheless, Management has no indication of any material misstatement or impairment that would affect the recorded cash balances in this region

35. CONTINGENT LIABILITIES

a. Contingent liabilities

The Bank is involved in various disputes at the courts in the Democratic Republic of Congo with third parties and former agents who often claim damages that are excessive in relation to actual damages. These disputes are still pending in the courts. However, management estimates that the provision made covers the risk in relation to the various outstanding disputes.

b. Tax audit

The tax audit for fiscal year 2024 is currently ongoing. However, Management estimates that the provision recorded adequately covers the risk related to the various ongoing disputes.

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