



THE CLIENT EXPERIENCE AT
THE HEART
OF DEVELOPMENT

ANNUAL REPORT 2024





Equity's main objective is to financially empower communities in Africa and improve their standard of living. Through partnerships with like-minded organisations and the provision of economic assistance, we have transformed the way our clients use the bank and given them access to life-changing financial resources.

EquityBCDC is a subsidiary of Equity Group Holdings Plc (EGH), following EGH's acquisition of a majority stake in Banque Commerciale du Congo (BCDC) in July 2020.

The bank has been operating in the DRC since 1909.



OUR OBJECTIVE

Transform lives, give people dignity and provide opportunities for wealth creation.

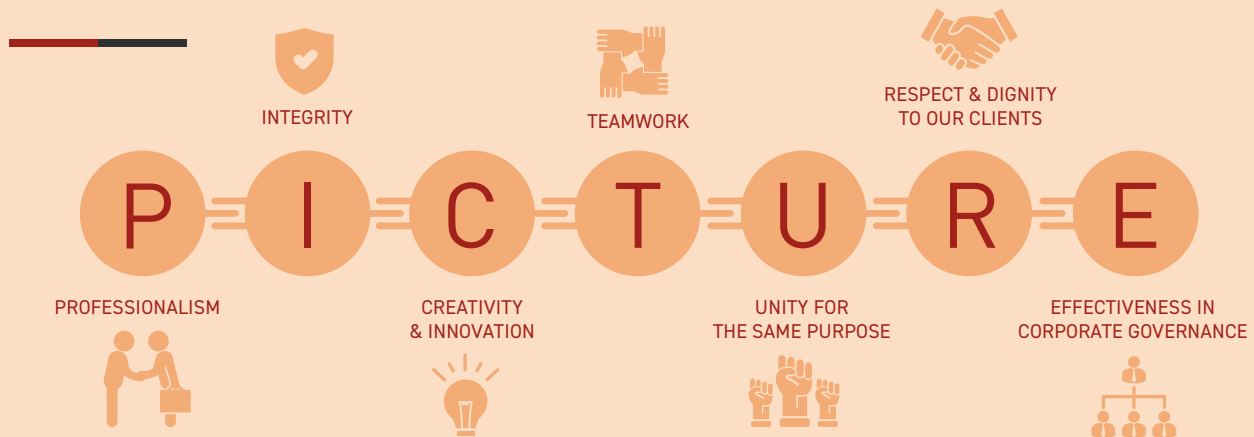
OUR VISION

Champion the socio-economic prosperity of Africans.

OUR MISSION

Deliver integrated financial services that allow consumers, businesses and communities to thrive socially and economically.

OUR VALUES



THE MESSAGE FROM THE MANAGEMENT COMMITTEE

"A sharp rise in profits"

AN ECONOMIC AND FINANCIAL CONTEXT FRAUGHT WITH CHALLENGES

2024 was a satisfactory year for the banking sector in the Democratic Republic of Congo (DRC) in an economic context fraught with many challenges.

Internationally, the economic and political environment has been marked by several crises, including the wars in Ukraine, Gaza, Israel and the DRC. These crises have caused repeated upheavals, including the imbalance in the prices of raw materials on the international market. Moreover, the election of a new president in the United States of America brought its share of changes.

In the Democratic Republic of Congo, the war in the eastern part of the country had an impact on economic activity in 2024, having been intensified by the coalition between M23 and the Rwanda-backed Congo River Alliance (French: Alliance Fleuve Congo or AFC). The banking sector was not spared.

The domestic economic environment was marked by stability in the main markets. The pace of domestic price formation slowed and the Congolese franc stabilised.

Accordingly, the IMF Executive Board approved a 38-month USD 1,729 million Extended Credit Facility (ECF) agreement and a 38-month USD 1,038 million Resilience and Sustainability Facility (RSF) agreement for the Democratic Republic of Congo. These two agreements provide for an immediate first payment of approximately USD 246.7 million in balance of payments support.

"EquityBCDC has demonstrated its ability to adapt and respond to its clients' changing needs, through its ongoing commitment to operational excellence."

Moreover, the Central Bank of Congo's key rate was maintained at 25%. At the same time, the Monetary Policy Committee decided to maintain the compulsory reserve rates on overnight and term deposits in national currency at 12% and 0.0% respectively, and those on overnight and term deposits in foreign currencies at 13% and 12% respectively.

While the banking sector in the Democratic Republic of Congo showed resilience, Equity Banque Commerciale du Congo demonstrated its ability to adapt and respond to its clients' changing needs, through its ongoing commitment to operational excellence.



EQUITYBCDC, AN EVER-CHANGING BANK

EquityBCDC has achieved financial and operational results that demonstrate a solid performance in the exercise of its activities. The bank closed the 2024 financial year with a sharp increase compared to the previous year. It managed to maintain a good balance between its lending and deposit activities. It continued to generate income from foreign exchange transactions and payment instruments, which allowed it to generate stable revenues throughout the year, leading to a net profit of USD 120 million.

This result was made possible through the development of new ecosystems and their value chains in key sectors of the DRC, such as agriculture, mining, industry and logistics. And this was in accordance with the strategic plan of the parent company Equity Group Holdings PLC, called "Africa Recovery and Resilience Plan (PRRA)".

Corporately, 2024 marked the beginning of the official transition of the Social Investment Department to the Equity Group Foundation. The bank pressed ahead with its mission to transform lives and improve livelihoods through strategic and innovative programmes, including in women's and youth financial education, energy, health and social protection.

On the other hand, 2024 was a year of managerial transition with new appointments to the Management Committee. These appointments are intended to ensure a better match between the bank's governance and the priorities of the "PRRA – Africa Recovery and Resilience Plan" strategic plan.

The Management Committee continued to realise the bank's vision of championing the socio-economic prosperity of Africans, building a modern financial institution that can offer its clients an exceptional experience and its shareholders a high return, while sustaining its financial strength through rigorous risk management and advancing its culture based on its *raison d'être*.

AMBITIONS AHEAD

The Management Committee is optimistic about the bank's prospects based on 2024's achievements.

For 2025, the Management Committee intends to continue the execution of the strategic plan "Africa Recovery and Resilience Plan", more specifically in the development of ecosystems in the VSME (very small and medium-sized enterprises) segment in the agriculture, mining, manufacturing and logistics, trade and investment segments, as well as in the social and environmental segments.

The bank will continue its strategy of developing digital products, which aims to make clients autonomous, free to carry out transactions using digital solutions.

EquityBCDC aims to transform the banking sector in the DRC, creating unique market value for all stakeholders, through a seamless client experience and proven operational excellence.

ACKNOWLEDGEMENTS

At the end of the 2024 financial year, we would like to express our gratitude to our loyal clients who have trusted us for years. We would like to thank all staff for their dedication and commitment to offering innovative products and services to meet our clients' needs. We also thank the Board of Directors for its strategic guidelines for the smooth running of the company. We also thank our shareholders for their commitment, support and trust in the management team.

Willy Mulamba
General Manager
EquityBCDC

"EquityBCDC aims to transform the banking sector in the DRC, creating unique market value for all interested parties."

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COLOPHON

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KEY FIGURES

CHANGES OVER FIVE YEARS

in CDF millions	2020	2021	2022	2023	2024	2024 in MUSD at the closing	Change 2024/2023 in USD
Balance sheet total	4,978,008	7,309,277	7,178,806	10,575,893	14,393,002	5,059	28%
Equity capital	345,213	432,567	654,162	1,127,716	1,534,898	539	28%
Deposits	4,264,785	6,371,939	5,996,420	8,619,326	11,831,101	4,158	29%
- in CDF	339,770	946,405	1,063,898	957,560	1,149,684	404	13%
- in foreign currency	3,925,014	5,308,041	5,050,015	7,661,766	10,681,417	3,754	31%
Disbursement credits	1,634,308	1,995,206	2,851,428	4,962,098	6,157,064	2,164	17%
Net banking income	165,033	299,859	447,979	818,505	1,082,302	380	25%
Operating expenses	108,273	196,795	248,303	338,440	521,976	183	45%
of which personnel costs	45,409	81,157	92,406	132,006	193,865	68	38%
Allocation to depreciation	9,557	16,208	17,214	24,466	34,772	12	34%
Tax on earnings	6,350	18,755	35,101	87,882	84,110	30	-10%
Net result (after tax)	8,635	80,353	66,741	273,303	341,781	120	18%

Indicative exchange rates CDF/USD as at 31 December	1,971.8046	1,999.9746	2,016.5738	2,679.6016	2,845.0572
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Cost/income ratio (CIR)	66%	66%	55%	41.35%	48.23%
Financial profitability ratio (NROE – net res. / equity)	3.49%	18.58%	10.20%	24.23%	22.27%
Return ratio (ROA)	1.13%	1.10%	0.93%	2.58%	2.37%
Solvency ratio (ROS)	11%	10.90%	15.51%	16.80%	17.4%

THE MAIN BANK MANAGEMENT RATIOS

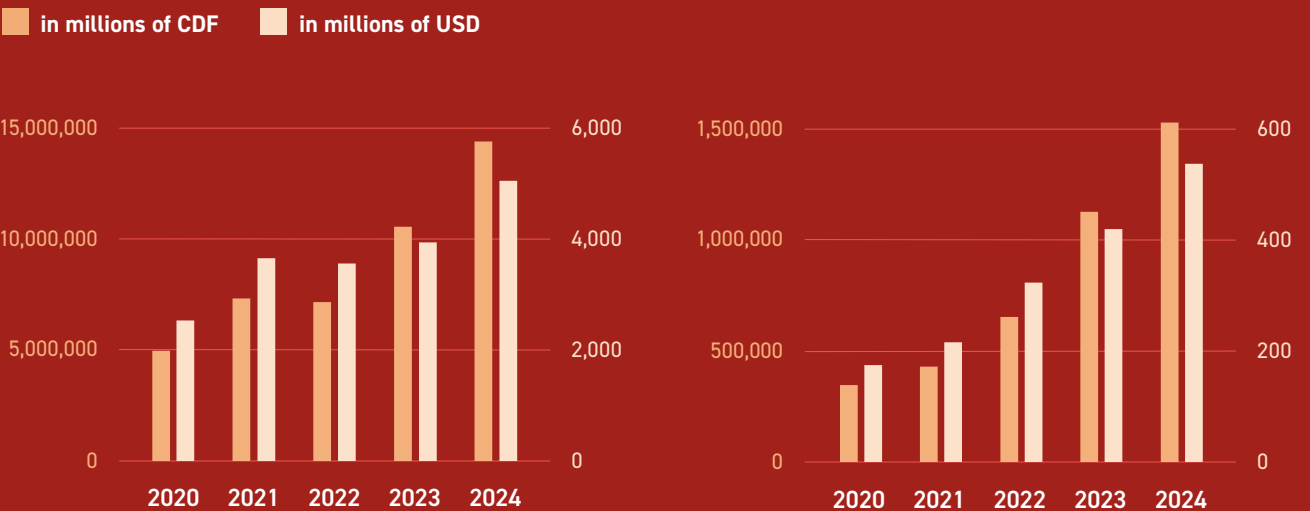
31/12/2024

Ratios evaluated before the appropriation of income as at 31/12/2024



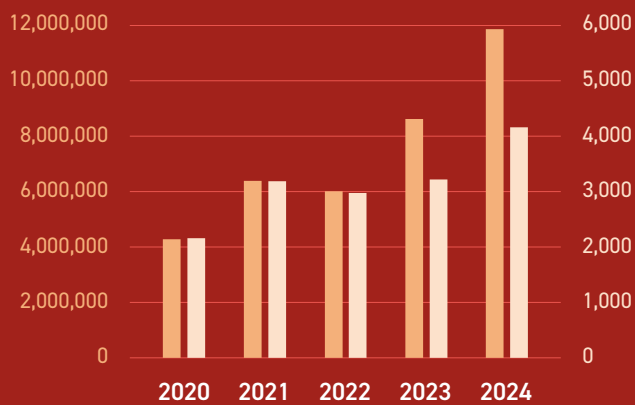
CHANGES IN GRAPHS

FOLLOWING THE CDF/USD EXCHANGE RATE AS AT 31 DECEMBER OF EACH YEAR

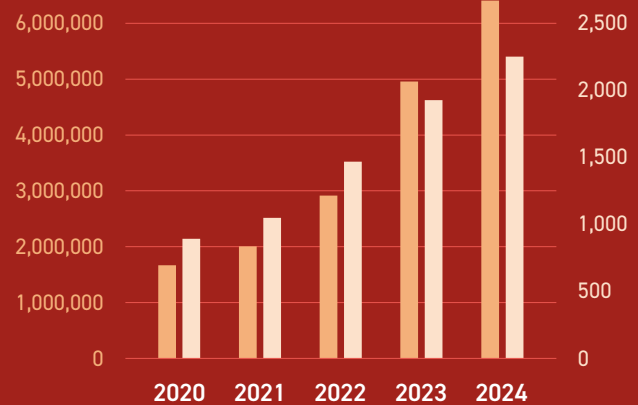


BALANCE SHEET

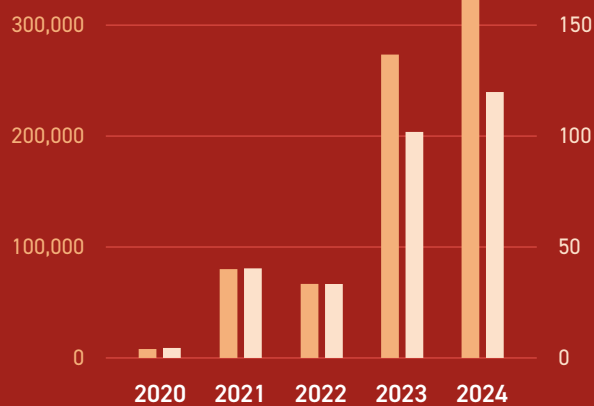
EQUITY CAPITAL



DEPOSITS



CREDITS



NET PROFIT

"Net income increased from USD 102 million (FC 273 billion) to USD 120 million (FC 342 billion), an increase of 18%."

EQUITYBCDC'S GOVERNANCE

BOARD OF DIRECTORS



Ignace Mabanza Meti holds a Master's degree in Business Administration and a Diploma in Political and Administrative Science.

He has extensive experience as a senior banking executive, financial expert and consultant, project developer, entrepreneur, business leader and trainer.

He has more than 34 years' experience in managing and leading large banks, mainly in the DRC and West African countries (Niger, Senegal and Nigeria).



Willy K. Mulamba is the former Chief Executive Officer of Citibank DRC and the former President of the DRC Bankers Association. He is an experienced, results-driven banker with over 20 years' experience in the global financial services industry, specialising in executive management, corporate governance, risk management, transaction negotiation and local markets in the DRC. He holds a Master's degree in Banking, Finance and Law from the University of Paris-Saclay (France), has taken additional courses in economics from the University of North Texas and holds a Master's degree in applied economics from the University of Liège (Belgium).



As an international business leader, **Kadita Tshibaka** has risen to international leadership positions in the banking and retail sectors over the years, with a preference for overseeing risk management in the financial sectors. He also has expertise in corporate governance, having served on several boards of directors internationally or played a senior advisory role. He is also involved in philanthropic projects within communities in the DRC.



With a strong academic background, **Eric Mboma** has been recognised for his ability to optimise operations by developing strategies that improve profitability and ensure rigorous budget management. His experience as a regional corporate leader in renowned institutions such as Prudential Plc, AGF Fund and the Standard Bank Group has allowed him to gain expertise in leading cross-functional and multicultural teams.

Eric Mboma is the founder of LeverEdge VII (L7), a company specialising in data intelligence for scientific companies.



Brent Malahay holds a Master's degree in Economics and a Bachelor's degree in Business from the University of KwaZulu-Natal, South Africa.

He has over 16 years' experience in financial services, with skills ranging from commercial banking and fund management to credit ratings and investment banking.

He previously worked for Standard Bank, Fitch Ratings, J.P. Morgan and Investec Asset Management.



Wolfgang Bertelsmeier holds a Bachelor's degree in Business Administration from the University of Frankfurt. He also has a degree in banking and has attended executive training courses at Harvard Business School, INSEAD and Stanford University.

He has worked in various capacities for Deutsche Bank, DEG, World Bank and IFC.

He has also held several board positions, mainly in financial institutions in Europe, Asia and Africa, as well as in infrastructure, agri-food and hospitality companies in Africa.



James Mwangi holds five honorary doctorates in recognition of his positive impact on Kenyan society.

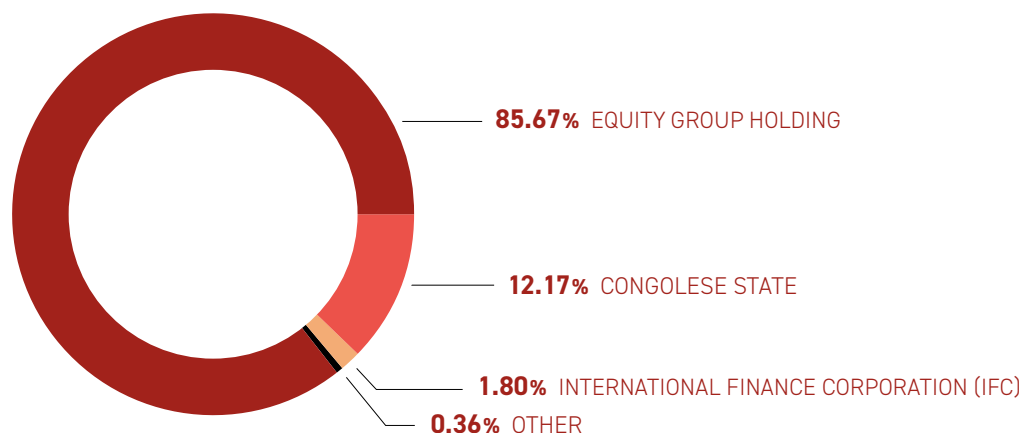
He holds a Bachelor of Commerce and is also a qualified chartered accountant.

He has been honored three times with national presidential awards: first class chief of the Ordre de la Lance Ardente (CBS), Moran de la Lance Ardente (MBS) and the Head of State Commendation (HSC).



John Wilson graduated from the Swedish Military Academy, has a Master's degree in economics from Uppsala University, and another in public affairs from the Woodrow Wilson School at Princeton. He started his career at McKinsey & Co. in Europe and the former Soviet Union. Later, he worked for the World Bank's Private Sector Development Department, where he was involved in projects in Africa, Europe and Russia. He then became the Global Head of Capital Markets for the International Finance Corporation. After returning to Sweden, John held leadership positions in various departments and divisions at Swedbank. In 2006, he joined Kaupthing Bank as Head of Investment Banking and returned to IFC in 2008. He joined EGH in August 2019 as Group Operations Director.

SHAREHOLDING



THE MANAGEMENT COMMITTEE



Willy K. Mulamba
Managing
Director



Hugues Efole
Deputy Managing Director
/ Commercial



Pierre Ezan Djan
Deputy Managing Director



Yves Binzunga
Deputy Managing Director
/ South Region



Timo Ntoto Aley Angu
Deputy Managing Director
/ West Region



Sylvie Lufiku Riziki
Director of Human
Resources



Jean-Marc Openge
Head Legal and Secretary
General of the Board



**Maxwell
Liwanga Mata**
Audit Director



**Hannah Subayi
Kamuanga**
Key Accounts Director,
Public Sector &
Institutions



**Chouaribou
Coulibaly**
Operations Head



Guillaume Kra
Credit Director



Kayembe Kangomba
Chief Information Officer
(CIO)



Christophe Gneka
Head of Compliance



**Edgard Djerasse
Djimhotengar**
Chief Risk Officer



Corinne Sagboze
Client
Experience Manager



Dominic Sam
Country Director DRC,
Equity Group Foundation



A man with a beard and mustache, wearing a dark blazer over a light-colored button-down shirt, is giving a thumbs up. He is standing in front of a red background with some blurred text and graphics. The overall image has a red overlay.

02

LOOKING AHEAD TO 2024

The analysis of the Management Committee members

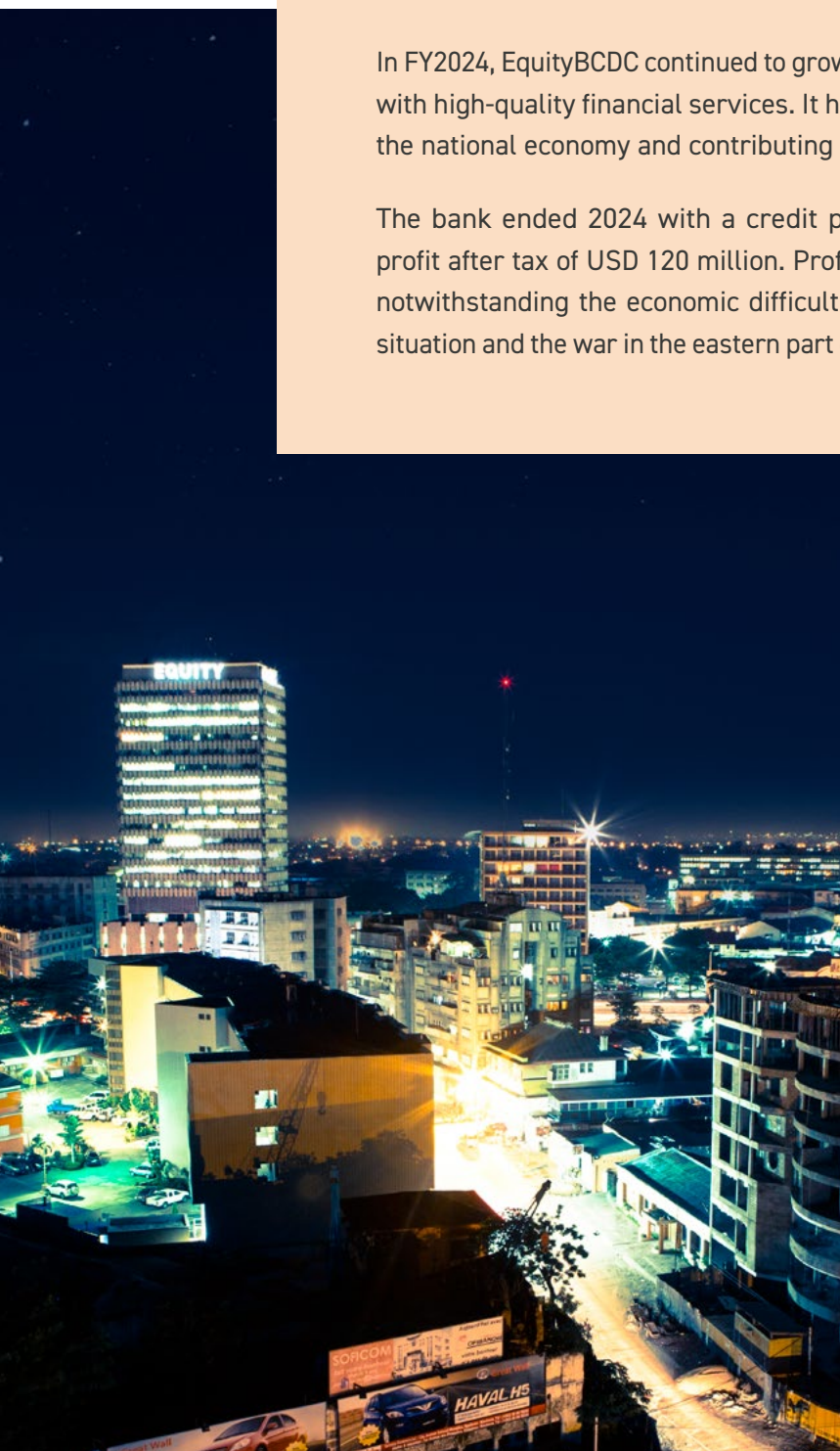
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In FY2024, EquityBCDC continued to grow its business by providing its clients with high-quality financial services. It has performed very well in financing the national economy and contributing to GDP.

The bank ended 2024 with a credit portfolio growth of 17% and a net profit after tax of USD 120 million. Profits rose sharply compared to 2023, notwithstanding the economic difficulties caused by the global economic situation and the war in the eastern part of the Democratic Republic of Congo.

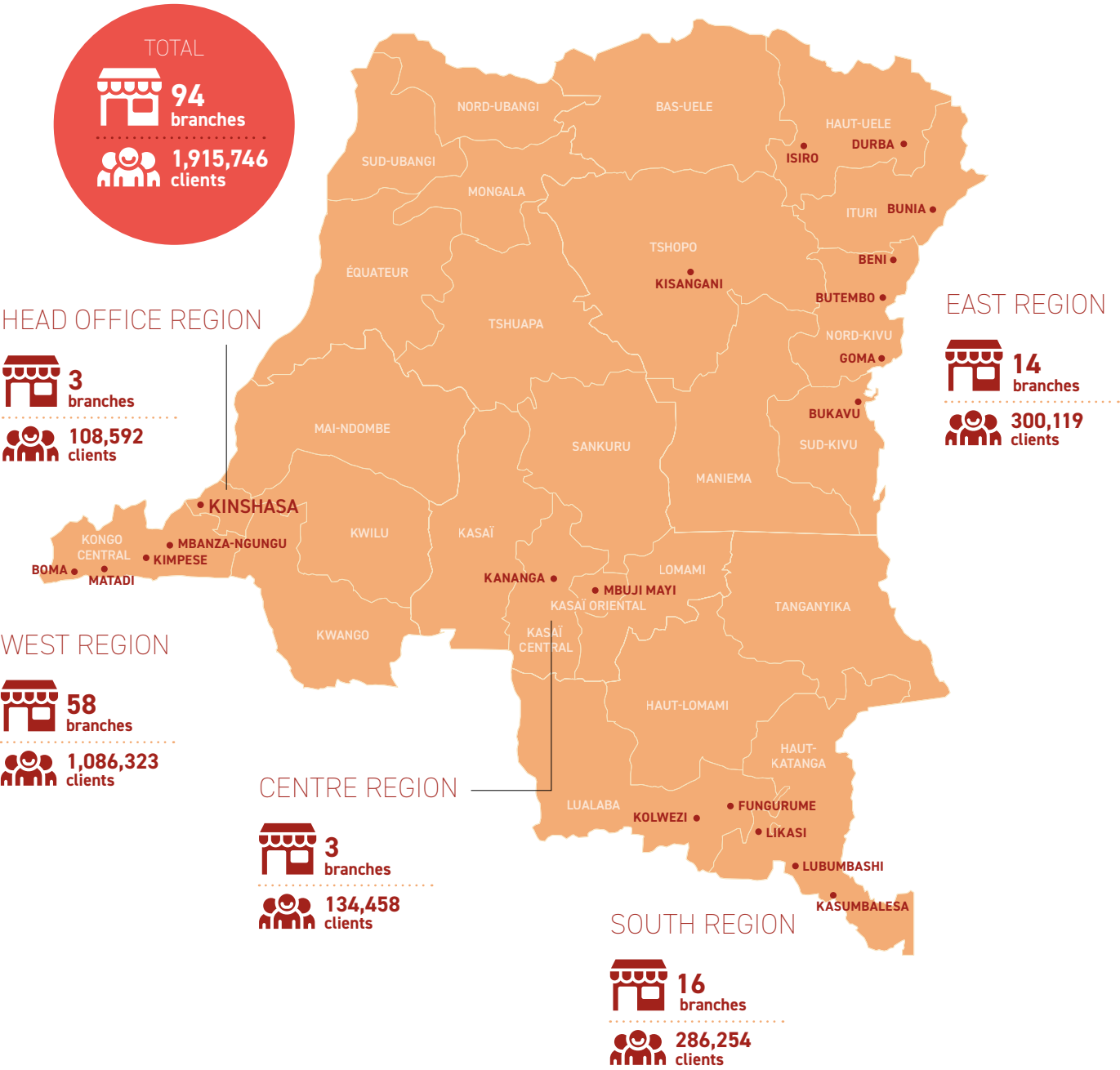
"By continuously improving client service, EquityBCDC has been able to transform its call centre into a 24/7 service centre."



GREATER DECENTRALISATION IN FAVOUR OF THE REGIONS



The bank is organised into five regions: Head Office, West, South, East and Centre. Each region is under the responsibility of a Regional Director. Regional Directors work under the coordination of senior management.



In 2024, EquityBCDC continued its strategy of greater decentralisation in favour of the regions, which aims to:

- ▶ make decision-making more efficient;
- ▶ improve client services;
- ▶ ensure better risk management;
- ▶ strengthen local impact by positioning resources where they can best meet the needs of regional markets.

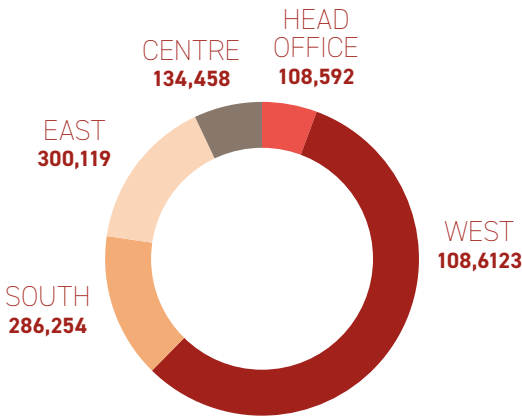
TOP 5 SECTORS WITH HIGH GROWTH POTENTIAL BY REGION

HEAD OFFICE	WEST	SOUTH	EAST	CENTRE
Public sector	Public sector	Mining	Trade	Trade
Telecom	Telecom	Agriculture	Mining	Mining
FMCG	FMCG	FMCG	Agriculture	Agriculture
Oil & gas	Oil & gas	Transport /logistics	Industry	Infrastructure
Brewery	Brewery	Brewery	Energy	Energy

THE PERFORMANCE OF THE REGIONS IN A FEW FIGURES

BREAKDOWN OF CLIENTS BY REGION AND SEGMENT

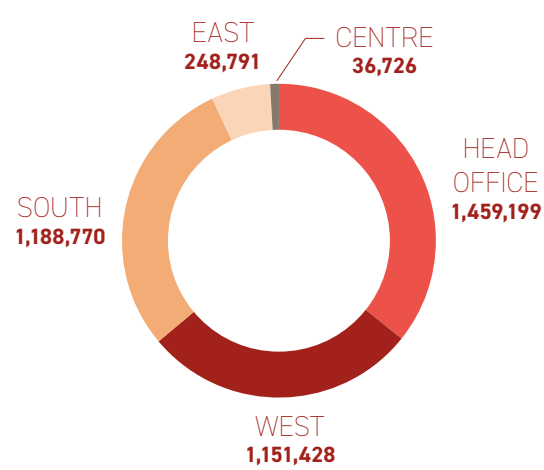
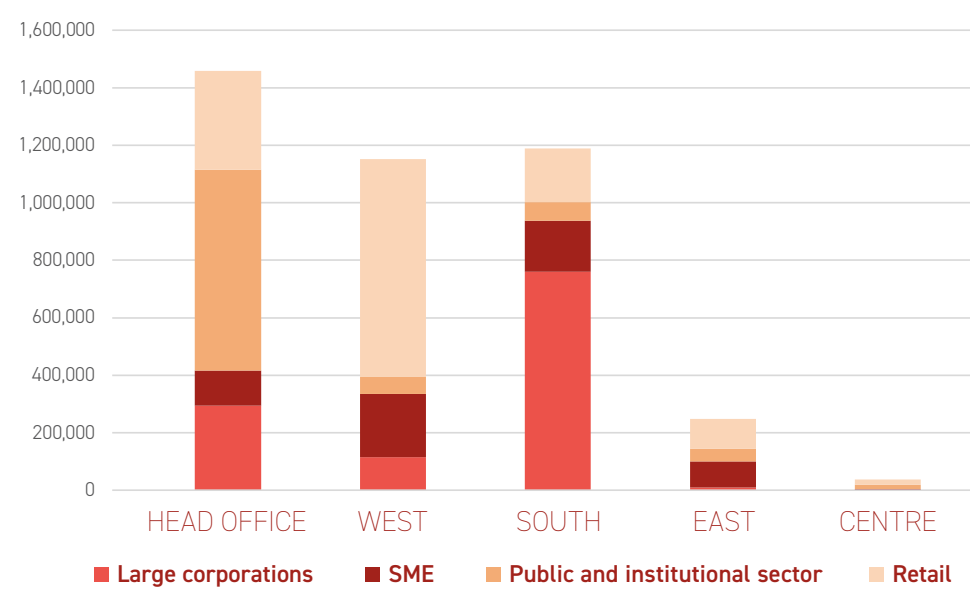
REGION	LARGE CORPORATIONS	SME	PUBLIC SECTOR	NETWORK (RETAIL)	TOTAL CLIENTS
Head office	410	5,871	820	101,491	108,592
West	158	79,504	1,806	1,004,855	1,086,123
South	489	12,433	329	273,003	286,254
East	108	6,742	509	292,760	300,119
Centre	8	661	1,269	132,520	134,458
TOTAL	1,173	105,211	4,733	1,804,629	1,915,746



"The regional approach has allowed the bank to respond more quickly to client needs by offering innovative products specific to the requirements of regional markets. This strategy gives it a significant competitive advantage in regional markets."

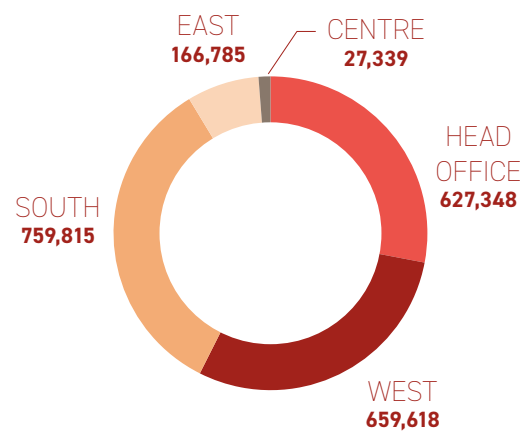
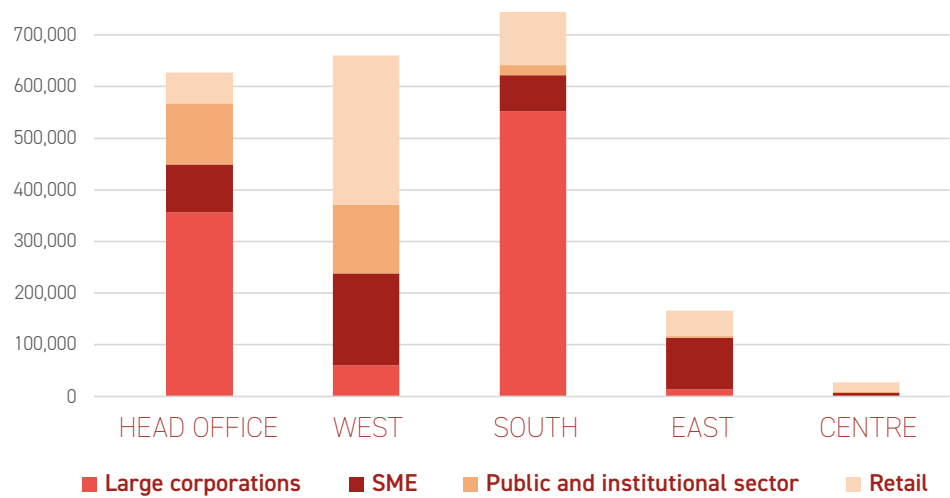
BREAKDOWN OF DEPOSITS BY REGION AND SEGMENT (USD 000)

REGION	LARGE CORPORATIONS	SME	PUBLIC SECTOR	NETWORK (RETAIL)	TOTAL DEPOSITS
Head office	294,757	120,573	698,501	345,368	1,459,199
West	114,383	221,080	59,264	756,701	1,151,428
South	760,335	177,180	65,325	185,929	1,188,770
East	9,479	91,352	43,533	104,428	248,791
Centre	115	3,720	15,594	18,296	36,726
TOTAL	1,179,069	613,906	881,217	1,410,722	4,084,914



BREAKDOWN OF OUTSTANDING LOANS BY REGION AND SEGMENT (USD 000)

REGION	LARGE CORPORATIONS	SME	PUBLIC SECTOR	NETWORK (RETAIL)	TOTAL CREDITS
Head office	356,656	92,741	118,478	59,473	627,348
West	59,991	178,792	132,296	288,540	659,618
South	552,219	69,560	19,442	118,594	759,815
East	14,466	98,990	3,830	49,499	166,785
Centre	15	6,603	2,578	18,043	27,339
TOTAL	983,346	446,686	276,624	534,149	2,240,804



SPECIAL FOCUS ON CLIENT EXPERIENCE

EquityBCDC has made progress in the area of client experience by setting up a dedicated department for this purpose.

The Client Experience Department is in charge of the development, implementation and evaluation of improvements, contributing to the bank's productivity, the quality of its service offering and client satisfaction.

This department supports the business divisions, notably by participating in the client acquisition process, in their transactions and in building loyal clients so as to improve their satisfaction rate.

In 2024, the bank transformed its call centre into a 24/7 service centre. The main role of the service centre is to ensure that problems submitted by clients via phone calls, emails or social networks are dealt with as soon as possible.

As part of the continuous improvement of client services, several initiatives have been implemented, including:

- ▶ migration of digital channels (USSD, Telegram, WhatsApp, App and Web) to the more technologically advanced Omni Channel platform to improve the client experience;
- ▶ optimisation of banking agent systems to facilitate access to banking inclusion for all clients, especially disadvantaged and low-income segments;
- ▶ implementing a chatbot that allows the service desk to communicate with the client and instantly address reported issues;
- ▶ optimisation of client support tools, allowing clients to contact the bank via branches, by phone, by email as well as via various social networks (Facebook, LinkedIn, X and Instagram).

"A chatbot allows reported issues to be addressed instantly."



Rejoignez
**la banque
la plus digitale,**
ouvrez un compte épargne
dans toutes nos agences.

Téléchargez nos
Apps

App Store Google Play

Pour en savoir plus, contactez
notre service client au 41909.

EQUITYBCDC
1909

f @ x in EquityBCDC

EquityBCDC is continuing its strategy of developing digital products. To enhance the customer experience, USSD, Telegram, WhatsApp, App and Web have been migrated to a more technologically advanced platform.

RISK MANAGEMENT

In 2024, the bank deployed an approach to equip its regions and branch managers with a framework and the tools needed to prevent and manage risk from the outset, namely at the first line of defence, on the ground, in the branch, in client transactions.

1 OPERATIONAL RISK

In 2024, the Operational Risk Management department focused on the activities described below:

Branch Risk Profile (BRP)

This exercise allowed the bank to establish the risk profile of each branch, through the deficiencies identified in the operational risk factors as set out in instruction 22 of BCC Art 117, in order to be able to provide mitigation measures and thus reduce the residual risk.

Risk and Control Self-Assessment (RCSA)

As set out in instruction 22 of the BCC Art 130, the bank is required to use self-assessment techniques based on the review of processes and tasks potentially exposed to said risks. This activity allowed the bank to identify its strengths and weaknesses in order to put in place corrective measures to mitigate the identified weaknesses and reduce exposure to operational risks.

Implementation of risk mapping

In accordance with instruction 22 of the BCC Art 6, this activity has allowed the bank to update the risk mapping.

2 FINANCIAL RISK

Financial risk management is one of the pillars of prevention against various financial losses. It takes into account:

- ▶ management of market risks (exchange rates, interest rates, other market risks);
- ▶ country risk management (the political, security, economic situation, the quality of the business environment);
- ▶ liquidity risk management.

3 CREDIT RISK

The credit process implemented within EquityBCDC is based on a rigorous separation of functions between two key entities, namely the commercial function and the credit risk management function.

This separation of responsibilities is essential to ensure effective and balanced credit risk management while optimising the decision-making process.

- ▶ The sales function is responsible for identifying and prospecting clients, as well as preparing financing proposals according to the needs expressed.

"The credit process implemented within EquityBCDC is based on a rigorous separation of functions between two key entities, namely the commercial function and the credit risk management function."

- ▶ The credit risk management function is responsible for the in-depth assessment of credit applications, including the creditworthiness of borrowers, their financial history, as well as economic and sectoral conditions that may influence their ability to repay a loan.

This separation of duties between the two functions ensures independent and objective decision-making, thereby minimising conflicts of interest and the risk of biased decisions. In addition, it promotes better risk management by allowing a thorough assessment of credit risks before approving any new line of financing.

The process thus structured contributes to more prudent and transparent credit management, while improving the bank's financial strength. Indeed, the separation of functions ensures better protection against credit risks and optimal management of the loan portfolio.

4 FRAUD RISK

The Fraud and Investigation Department handled a number of cases of fraud in 2024. The following measures were put in place to mitigate fraud risk and to reduce the frequency of cases:

- ▶ the Fraud and Investigation Department was restructured at regional level;
- ▶ 24/7 monitoring of client transactions was stepped up with the implementation of the Visa Risk Manager (VRM) card transaction software to monitor these transactions;
- ▶ staff awareness-raising took place;
- ▶ the Fraud and Investigation Department was involved in all fraud risk assessment projects.

5 THE BUSINESS CONTINUITY PLAN (BCP)

In 2024, the management of the business continuity plan (BCP) evolved in line with the actions initiated in 2023, in particular by:

- ▶ establishing a library of documents that form part of the bank's business continuity system, including:
 - the policy of the bank's business continuity plan, the latest version of which was approved by the Board of Directors in August 2024,

"In 2024, the Board of Directors validated and implemented 34 policies governing EquityBCDC's technology, data and cybersecurity activities."

- the "General Business Continuity Plan" procedure,
- the crisis management procedure,
- the specific business continuity plan – East region of the DRC;
- ▶ organising training and awareness-raising initiatives in all branches of the four regions (East, Centre, South and West) on operational risks with a focus on the continuity of the bank's activities and analysis of the impact on the bank's business;
- ▶ consolidating and holding crisis management committees whenever there has been a risk event that has required such meetings to be held;
- ▶ carrying out the various PCA tests;
- ▶ renewing emergency stocks at branch level.

6 IT RISKS

Several ad hoc and periodic works to identify, assess, process and monitor risks related to technology, information and cybersecurity were carried out in 2024 according to the risk management framework.

In 2024, the Board of Directors validated and implemented 34 policies governing EquityBCDC's technology, data and cybersecurity activities.

Awareness sessions on the risks related to the security of information systems were organised in person, as well as online, for all the bank's regional directorates.

HUMAN RESOURCES

The implementation of the Human Resources strategy in 2024 focused simultaneously on the six priority development areas.

These priority areas are:

- ▶ cost efficiency;
- ▶ digitisation of processes;
- ▶ ownership of the performance management system;
- ▶ compliance with instructions and procedures as well as legislation;
- ▶ developing and strengthening employees' skills;
- ▶ talent acquisition and retention.

THE NUMBER OF PERMANENT STAFF AS AT 31 DECEMBER 2024

The number of staff members increased by 16%, reflecting the bank's strategic direction.

	NUMBER
Executing agents	1,221
Contracted executives	656
Senior Management	118
TOTAL	1,995

As at 31 December 2024, women accounted for 33% of staff.

There are two main points to be made from the table above:

- ▶ a positive situation since the representation of staff categories corresponds to the desirable range for the bank;
- ▶ EquityBCDC has had no difficulty attracting qualified candidates.



In 2024, 462 new agents were hired and 180 employees left the bank. The turnover rate of staff is thus 8% for 2024.

The distribution of the workforce

	NUMBER
Operations (DIR. OPS)	152
Network (West, Centre, East and South)	1,158
Commercial (DIR. COM)	228
Others (DIR. RIS, DIR. FIN, DIR. AUD, RHM, ITE, etc.)	457
TOTAL	1,995

The sales force represents 30% of the total workforce.

STAFF TRAINING

To ensure the success of the strategy, a number of support measures have been taken, including the fact that the bank invested CDF 2,162,512,903.71 or USD 760,094 for an average of about 16 actions per month, for a total of 192 training actions carried out online or in person, during the period under review.

The increased training budget in 2024 compared to the previous year is justified by the bank's ambition to support its employees through diploma (Master's in Business Administration) or certification training.

 Photos 1-3: In one of the highlights of the year, EquityBCDC's sales teams went on a retreat that helped to strengthen cohesion, revisit strategic objectives and boost engagement around business priorities. This collective mindset helps to better serve our clients and support the bank's growth.

Photos 4-7: In a spirit of conviviality and collaboration, EquityBCDC agents participated in a team building day focused on cohesion, doing better than one's best and strengthening interdepartmental links. A stimulating break to cultivate the team spirit that underpins our performance collectively.

STAFF EXPENSES

Between 1 January and 31 December 2024, staff expenses amounted to USD 68.1 million. These expenses are broken down in terms of salaries and social charges, medical expenses and others.

STAFF HEALTH AND WELLBEING

EquityBCDC attaches great importance to the health and wellbeing of its staff members. The latter determine its ability to achieve its strategic objectives and are crucial aspects of its success. The bank is therefore aligning its strategy in this area by deploying programmes and planning initiatives, including:

- ▶ creating a supplementary pension fund and the voluntary mutual assistance fund between employees ;
- ▶ granting housing loans to employees ;
- ▶ making retirement projections over the next ten years and, most importantly, the preparation of support for future retirees ;
- ▶ organising weekly sports activities (football, basketball, stress-free walking club) and the sports day in the fight against breast cancer ;
- ▶ leadership and personal development training for women (EQUIP) ;
- ▶ first aid training ;
- ▶ organising team building activities to strengthen social relationships and team spirit.

"Aware of the importance of the health and wellbeing of its staff, EquityBCDC has put in place several initiatives such as the creation of a supplementary pension fund and the voluntary mutual assistance fund between employees."



CORPORATE SOCIAL RESPONSIBILITY (CSR)

Corporately, 2024 marked the beginning of the official transition of the Social Investment Department to the Equity Group Foundation. Created in 2021, this department gained new momentum in 2024 with the appointment of a Country and Central Africa Director for the Foundation in the DRC.

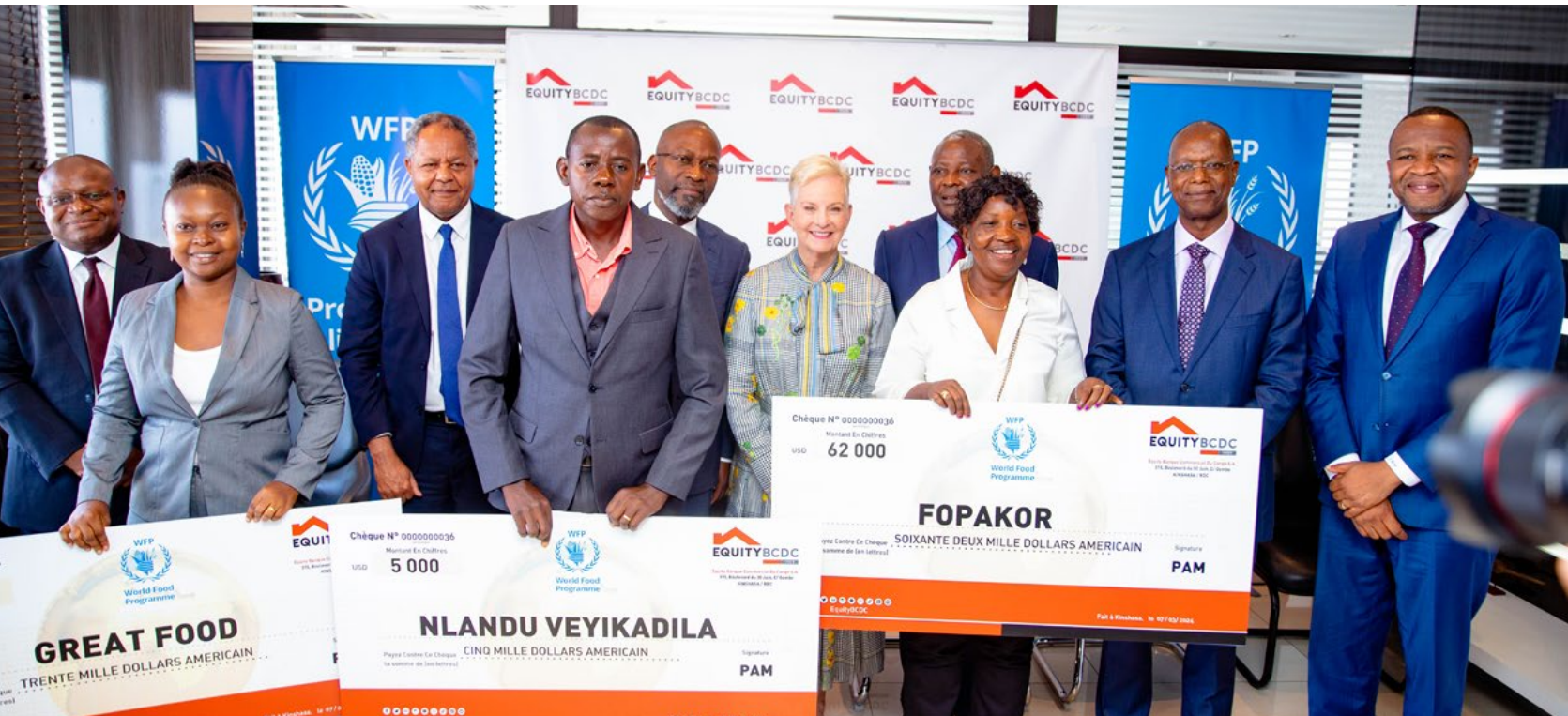
The Equity Group Foundation continues its mission to transform lives and improve livelihoods through innovative programmes for vulnerable communities, strengthening the bank's social impact while maximising its market assets.

In 2024, one of its major objectives was to stabilise projects with high social impact that were already underway, in particular by facilitating access to high quality and affordable health care through the opening of Equity Afya clinics in Kinshasa.



On 11 February 2025, EquityBCDC inaugurated its first five Equity Afya clinics in Kinshasa to strengthen access to health care in the Democratic Republic of Congo.

EquityBCDC and the World Food Programme (WFP) in the DRC are jointly implementing the project "Promoting sustainable food security in the DRC". This ambitious project aims to stimulate the development of a sustainable agro-industrial sector that contributes to economic diversification, food security, employment and improved livelihoods. On 6 March 2024, the first cheques to participants representing 319 beneficiaries were distributed.



THE PILLARS OF THE EQUITY FOUNDATION



HEALTH

The Health pillar aims to expand access to good quality and low-cost health care in all provinces of the DRC, with a focus on marginalised areas and socio-economically exposed populations.



FOOD SECURITY AND AGRICULTURE

This pillar is in charge of strengthening the capacities of stakeholders in the agricultural sector with a view to improving productivity levels, the added value of local agricultural products, access to markets and access to agricultural financing.



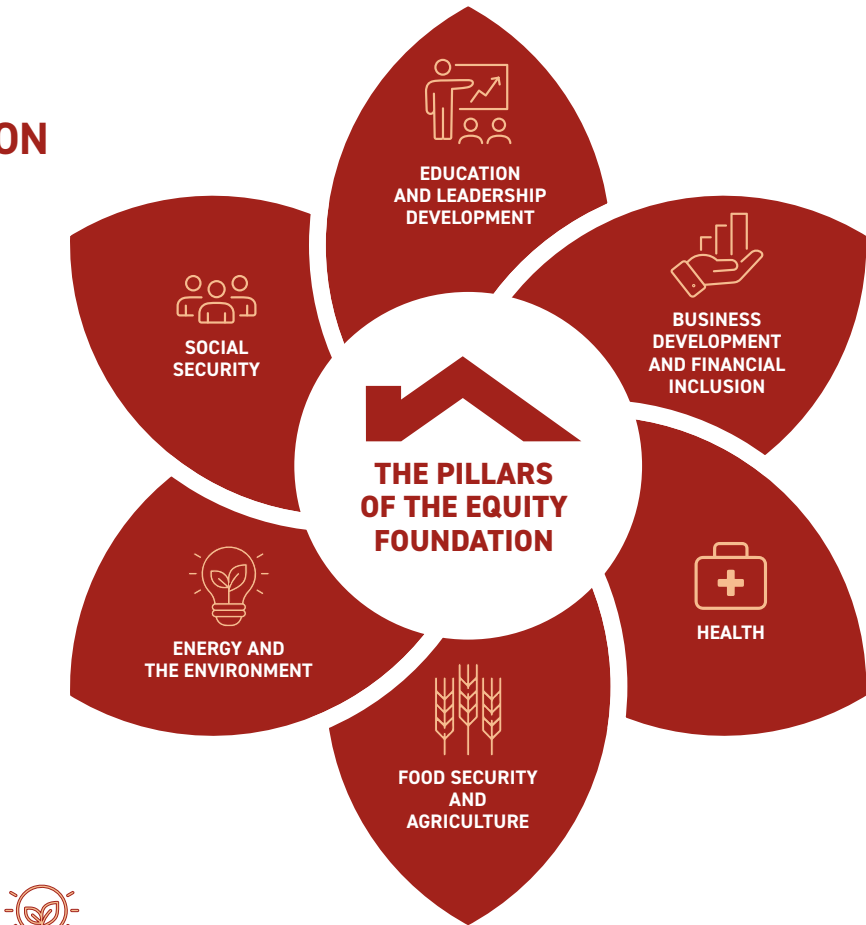
BUSINESS DEVELOPMENT AND FINANCIAL INCLUSION

In terms of competitive advantage, the Financial Inclusion pillar aims to stimulate job creation and economic growth for Congolese individuals and micro, small and medium-sized enterprises.



EDUCATION AND LEADERSHIP DEVELOPMENT

This pillar aims to train the next generation of leaders by increasing access to basic, secondary, university and career education and training.



ENERGY AND THE ENVIRONMENT

The Energy and Environment pillar aims to promote green energies by facilitating access to renewable energies as alternative or principal energy sources for both households and institutions, to facilitate nature conservation and to reduce the risks of environmental degradation.



SOCIAL PROTECTION

In collaboration with development agencies, the "Social Protection" pillar facilitates access to funds for the most vulnerable people, thus ensuring a minimum income allowing them to survive and move away from dependency.

"The Equity Group Foundation continues its mission to transform lives and improve livelihoods."

KEY ACHIEVEMENTS OF THE EQUITY FOUNDATION

► **Agriculture and Food pillar programmes** provided financial education and financial inclusion training to 18,547 farmers, including members of village savings and credit associations, agricultural cooperatives, and agricultural microenterprise managers.

6,030 farmers were trained in good agricultural practices and 543 women agricultural entrepreneurs were trained, including 178 through personalised coaching in agricultural entrepreneurship. These activities resulted in access to credit amounting to approximately USD 5 million for farmers and their cooperatives.

► **The Health pillar’s activities** focused on the opening of five Equity Afya clinics in Kinshasa: two in June (Pigeon and Ma Campagne) and three in October (Bandal, Kingabwa and Kintambo). These initiatives have been reinforced by a strong partnership with the Ministry of Health and EquityBCDC, facilitating the integration of clinics into the national health system.

Fifteen agents were trained in the use of District Health Information Software 2 (DHIS2) and the National Health Information System of the DRC (SNIS).

Five awareness campaigns were carried out, offering free consultations to encourage the use of the services.

A total of 698 patients were received at Equity Afya clinics with approximately USD 9,180.97 in funds received.

On 26 April 2024, in Kinshasa, EquityBCDC was pleased to announce the launch of the third cohort of the Equity Leaders Program (ELP), which aims to identify, train and support talented and motivated Congolese youth, while providing them with exceptional opportunities for personal and professional development. During the launch ceremony, 127 young beneficiaries were officially presented as beneficiaries of the ELP 2024 programme in the DRC.



In terms of human resources, recruitments were made to strengthen the clinic teams. However, funding from the STBF donor stopped at the end of the year, which led to a major challenge: increasing attendance, especially for clinics that opened at the end of the year.

USD 551,412 was distributed to 4,500 vulnerable households through the manual distribution of cash in partnership with the NGO Action Against Hunger (ACF).

- **The Energy and Environment pillar's activities** focused on redefining the business model of the Energy All Access programme for imminent launch, as well as on the energy transition component by supporting the Health pillar in implementing the photovoltaic installations currently supplying the five Afya clinics.

- **The Equity Leader Program (ELP)** provided 1,426 hours of training, awarded five scholarships, organised 386 internships, wrote eight chapters for Education and sold 31,500 digital products.

- **For the Financial Inclusion pillar**, thanks to the four existing programmes, 24,003 individuals and MSMEs (61% of whom are women) were trained in education and/or entrepreneurship. 24,821 accounts were opened and USD 1,091.53 was collected as initial deposits when the accounts were opened.

- **Under the Enterprise Development pillar**, 38 startups were incubated and received prototyping funding to the tune of USD 142,563.



EQUITY BCDC'S DEVELOPMENT PROSPECTS

The Bank's Management Committee is confident about the future on account of 2024's achievements, particularly in terms of the working approach centred on the specific characteristics of each of the five regions, which makes them complementary.

In 2025, EquityBCDC plans to complete the projects started last year to improve the quality of client service. These initiatives aim to optimise complaints management and strengthen the stability of the IT system, which will lead to operational excellence.

As part of the execution of the Africa Recovery and Resilience Plan (ARRP) in the Democratic Republic of Congo, which focuses on key pillars, such as extractive industry (mining), agriculture, MSMEs and retail, EquityBCDC has embarked on significant technology investments to accelerate business growth.

During the last quarter of 2024, the bank restructured its organisation into five regions, three of which are led by Deputy Managing Directors who have commercial autonomy to accelerate business transformation and growth.

Continuous improvement of the overall control environment is planned, particularly at first level. The aim is to ensure strong foundations, processes and procedures to mitigate risks as the bank grows and manages increasingly digitised and complex operations.

Developing shared support services will help consolidate back-office activities, as well as improve productivity and the client experience.

EquityBCDC's senior management is confident about the future expansion of its activities, given the potential offered by the current market. Sustained efforts will be made to improve the quality of client services by optimising client support and clear segmentation according to the specific features of each region. This is part of the bank's overall strategy, the "Africa Recovery and Resilience Plan (ARRP)".

These objectives can only be achieved with the improvement of the overall control framework, as well as the productivity and support of staff. In this context, training will remain a focal point.

"Developing shared support services will help consolidate back-office activities, as well as improve productivity and the client experience."

**"EquityBCDC's senior management
is confident about the future expansion
of its activities, given the potential
offered by the current market."**





03

FINANCIAL INFORMATION

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BALANCE SHEET ACCOUNTS

ASSETS

	31/12/2024 in thousands CDF	31/12/2023 in thousands CDF	VAR %	31/12/2024 in thousands USD	31/12/2023 in thousands USD	VAR %
<i>Exchange rate at the end of the year</i>				2,845	2,680	
Total cash and interbank transactions						
Cash, Central Bank and correspondent banks	6,922,038,499	4,483,374,626	54%	2,433,005	1,673,150	45%
Receivables from credit institutions	860,628,425	723,589,506	19%	302,500	270,036	12%
Total cash and interbank transactions	7,782,666,924	5,206,964,132	49%	2,735,505	1,943,186	41%
Transactions with clients						
Trade bills portfolio	672,952,240	521,905,504	29%	236,534	194,770	21%
Overdrafts and other client loans	5,484,111,453	4,440,192,298	24%	1,927,593	1,657,035	16%
Total of transactions with clients	6,157,063,693	4,962,097,802	24%	2,164,127	1,851,804	17%
Third party and deferred income accounts						
Assets adjustments	109,147,355	111,453,630	-2%	38,364	41,593	-8%
Miscellaneous assets	112,584,522	88,093,669	28%	39,572	32,876	20%
Total third party and deferred income accounts	221,731,877	199,547,299	11%	77,936	74,469	5%
Capital assets						
Net fixed assets (tangible and intangible)	216,832,173	194,420,761	12%	76,214	72,556	5%
Securities portfolio	4,230,000	4,221,154	0%	1,487	1,575	-6%
Guarantees and sureties	10,477,831	8,641,893	21%	3,683	3,225	14%
Total fixed assets	231,540,004	207,283,808	12%	81,383	77,365	5%
TOTAL ASSETS	14,393,002,498	10,575,893,041	36%	5,058,950	3,946,815	28%

COMMENTS

EquityBCDC performed well in 2024.

The balance sheet total increased from FC 10,576 billion (USD 3.95 billion) as at 31 December 2023 to FC 14,393 billion (USD 5.06 billion) as at 31 December 2024, a 28% growth based on the change in USD.

This growth is a result of the increase in deposits and current accounts on demand and term deposits and client savings accounts, which increased respectively by 47% from USD 1.829 billion (FC 4,902 billion) to USD 2.685 billion (FC 7,638 billion) and by 7% from USD 1.306 billion (FC 3,499 billion) to USD 1.400 billion (FC 3,985 billion).

This is the result of the enhanced decentralisation strategy towards the regions.

The mobilisation of deposits has enabled the bank to play an effective role in financing the country's economy, among other things, in different sectors. This financing is reflected in the 17% growth in the loan portfolio (amortisable loans, overdrafts and other credit lines), from USD 1.852 billion (FC 4.962 billion) as at 31 December 2023 to USD 2.164 billion as at 31 December 2024 (FC 6.157 billion).

LIABILITIES

	31/12/2024 in thousands CDF	31/12/2023 in thousands CDF	VAR %	31/12/2024 in thousands USD	31/12/2023 in thousands USD	VAR %
<i>Closing exchange rate</i>				2,845	2,680	
Total cash and interbank transactions						
Interbank borrowing and overdrafts	237,626,094	150,815,064	58%	83,522	56,283	48%
Total cash and interbank transactions	237,626,094	150,815,064	58%	83,522	56,283	48%
Transactions with clients						
Deposits and sight current accounts	7,637,696,907	4,902,327,826	56%	2,684,550	1,829,499	47%
Term deposits and savings accounts	3,984,618,735	3,498,846,802	14%	1,400,541	1,305,734	7%
Other client accounts	208,785,760	218,151,163	-4%	73,385	81,412	-10%
Total of transactions with clients	11,831,101,402	8,619,325,791	37%	4,158,476	3,216,645	29%
Third party and deferred income accounts						
Liability adjustments	405,363,083	274,106,841	48%	142,480	102,294	39%
Miscellaneous liabilities	207,033,315	266,531,237	-22%	72,769	99,467	-27%
Total third party and deferred income accounts	612,396,398	540,638,078	13%	215,249	201,761	7%
Permanent capitals						
Share capital	10,448,107	10,448,107	0%	3,672	3,899	-6%
Reserves and premiums	628,540,349	566,337,057	11%	220,924	211,351	5%
Revaluation surplus of fixed assets	110,021,450	91,541,869	20%	38,671	34,162	13%
Regulated provisions	14,268,431	13,438,644	6%	5,015	5,015	0%
Retained earnings	429,838,869	172,647,288	149%	151,083	64,430	134%
Net income for the fiscal year	341,780,938	273,303,497	25%	120,131	101,994	18%
Total shareholders' equity	1,534,898,144	1,127,716,462	36%	539,496	420,852	28%
Equipment grants	154,104	146,796	5%	54	55	-1%
Provisions for risks, expenses and losses	144,283,202	98,894,155	46%	50,714	36,906	37%
Long and medium-term debts	32,543,154	38,356,695	-15%	11,438	14,314	-20%
Total permanent capital	1,711,878,604	1,265,114,108	35%	601,703	472,128	27%
TOTAL LIABILITIES	14,393,002,498	10,575,893,041	36%	5,058,950	3,946,815	28%

"The balance sheet total shows an increase of 28% (USD variation). This growth is due to the increase in deposits and current accounts on demand and term deposits and client savings accounts."

INCOME STATEMENT

INCOME STATEMENT

	31/12/2024 in thousands CDF	31/12/2023 in thousands CDF	VAR %	31/12/2024 in thousands USD	31/12/2023 in thousands USD	VAR %
<i>Exchange rate at the end of the year</i>				2,845	2,680	
Income from treasury and interbank operations	195,074,523	91,082,020	114%	68,566	33,991	102%
Charges on cash transactions and interbank transactions	-21,836,860	-8,704,740	151%	(7,675)	-3,249	136%
Income on client transactions	651,146,718	448,548,787	45%	228,869	167,394	37%
Customer expenses	-194,270,259	(104,556,756)	86%	-68,283	-39,020	75%
Income from miscellaneous banking operations	596,441,977	539,806,759	10%	209,641	201,450	4%
Expenses on miscellaneous banking operations	-144,254,072	-147,670,674	-2%	(50,703)	-55,109	-8%
Net banking income	1,082,302,027	818,505,396	32%	380,415	305,458	25%
Ancillary products	13,479,013	11,969,985	13%	4,738	4,467	6%
General operating expenses	-316,704,701	-199,560,351	59%	(111,318)	-74,474	49%
Staff costs	-193,865,282	-132,006,424	47%	(68,141)	-49,263	38%
Taxes and charge	-11,406,500	-6,873,598	66%	(4,009)	-2,565	56%
Gross operating profit	573,804,557	492,035,008	17%	201,685	183,622	10%
Depreciation charge	(34,772,058)	(24,465,867)	42%	-12,222	-9,130	34%
Current income before tax and exceptional	539,032,499	467,569,141	15%	189,463	174,492	9%
Allowances and reversals of provisions	(104,531,700)	(80,284,190)	30%	-36,742	-29,961	23%
Extraordinary income	(8,610,064)	(26,099,432)	-67%	(3,026)	-9,740	-69%
Operating income before tax	425,890,735	316,185,519	18%	149,695	134,791	11%
Tax on profit	(84,109,797)	(87,882,022)	-4%	(29,563)	-32,797	-10%
PROFIT FOR THE YEAR	341,780,938	273,303,497	25%	120,131	101,994	18%

COMMENTS

"Net income increased from USD 102 million (FC 273 billion) to USD 120 million (FC 342 billion), an increase of 18%."

This result is a result of the 25% growth in net banking income, from USD 305 million (FC 819 billion) in 2023 to USD 380 million (FC 1,082 billion) in 2024. This growth is explained by the bank's involvement in

financial inclusion (resulting in an increase in the number of clients) in all sectors of activity, participation in financing the economy, and the implementation of digital products adapted to all clients.

General operating expenses increased by 49% between 2023 and 2024.

They increased from USD 74 million (FC 199 billion) to USD 111 million (FC 317 billion) and are detailed as follows:

GENERAL OPERATING EXPENSES

	31/12/2024 in thousands CDF	31/12/2023 in thousands CDF	VAR%	31/12/2024 in thousands USD	31/12/2023 in thousands USD	VAR%
<i>Exchange rate at the end of the year</i>				2,845	2,680	
Technical assistance and inspection fees	82,929,819	28,644,473	190%	29,149	10,690	173%
Transport and travel consumed	27,272,054	21,962,368	24%	9,586	8,196	17%
Materials and supplies consumed	21,471,532	16,415,826	31%	7,547	6,126	23%
Various operating charges	14,150,582	4,764,418	197%	4,974	1,778	180%
Consultancy costs	35,343,304	31,315,053	13%	12,423	11,686	6%
Security costs	32,292,594	26,385,622	22%	11,350	9,847	15%
Communication expenses	21,758,652	16,770,089	30%	7,648	6,258	22%
IT maintenance charge	20,044,083	14,864,668	35%	7,045	5,547	27%
Rental	13,862,322	10,108,249	37%	4,872	3,772	29%
Marketing	15,650,271	10,982,692	42%	5,501	4,099	34%
Transport expenses	18,205,268	8,402,542	117%	6,399	3,136	104%
Repairs and maintenance expenses	7,837,119	5,027,436	56%	2,755	1,876	47%
Costs of construction and renovation	3,968,368	2,303,953	72%	1,395	860	62%
Other expenses	1,918,733	1,612,962	19%	674	602	12%
TOTAL	316,704,701	199,560,351	59%	111,318	-74,474	49%

THE MAIN BANK MANAGEMENT RATIOS

RATIOS EXPRESSED IN THOUSANDS

	31/12/2024 *	STANDARD	31/12/23	STANDARD	31/12/2023 in USD	VAR%
Basic solvency	11.79%	Min. 7.5%	14.92%	Min. 7.5%	10,690	173%
Overall solvency	13.64%	Min. 10%	16.80%	Min. 10%	8,196	17%
Lever	7.23%	Min. 5%	9.37%	Min. 5%	6,126	23%
CDF liquidity	327%	Min. 100%	526%	Min. 100%	1,778	180%
FC liquidity	114%	Min. 100%	113%	Min. 100%	11,686	6%
PROFITABILITY	31%	Net res. / GNP	33%	Net res. / GNP	9,847	15%
NROE	22.27%	Net res. / equity	24.23%	Net res. / equity	6,258	22%

* Ratios evaluated before allocation of profit or loss as at 31/12/2024.

THE AUDITOR'S REPORT

ON THE ANNUAL FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

31 March 2025, in Kinshasa, Gombe

In accordance with the mission entrusted to us at your General Meeting, we hereby present our report on the financial year ending 31 December 2024 on:

- the audit of the annual financial statements of Equity Banque Commerciale Du Congo S.A. "EquityBCDC", as they are attached to this report;
- the specific checks required by law and other information.

1. AUDIT OF THE CONSOLIDATED ANNUAL FINANCIAL STATEMENTS

1.1 OPINION

We have audited the annual financial statements of Equity Banque Commerciale Du Congo S.A. "EquityBCDC" as at 31 December 2024, which include the balance sheet, the income statement, the statement on the variation of equity capital, the cash flow statement for the year closing on that date, the summary of the main accounting methods and other explanatory information about the financial statements for the year closing on that date.

In our opinion, the annual financial statements, in all material respects, give a true and fair image of the financial situation of Equity Banque Commerciale Du Congo S.A. "EquityBCDC" as at 31 December 2024, and of its financial performance and cash flows for the year closing on that date, in accordance with the accounting principles generally accepted in the Democratic Republic of Congo for the banking sector and with the instructions and directives of the Central Bank of Congo.

1.2. BASIS OF THE OPINION

We performed our audit in accordance with the International Standards on Auditing (ISA). The responsibilities incumbent upon us pursuant to these standards are more fully described in the section of this report entitled "Responsibilities of the auditor relative to the audit of the annual financial statements". We are independent of Equity Banque Commerciale Du Congo S.A. "EquityBCDC" in accordance with the code of ethics of accounting and auditing professionals from Regulation No. 01/2017/CM/OHADA to harmonise the practices of accounting and auditing professionals in OHADA member states and with the independence rules that govern external accounts, and we have satisfied other ethical responsibilities to which we are subject according to these rules.

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

1.3 RESPONSIBILITIES OF THE BOARD OF DIRECTORS RELATIVE TO THE ANNUAL FINANCIAL STATEMENTS

The annual financial statements were prepared and approved by the Board of Directors.

The Board of Directors is responsible for the preparation and sincere presentation of the annual financial statements in accordance with the accounting principles generally accepted in the Democratic Republic of Congo for the banking sector and the instructions and directives of the Central Bank of Congo, and for the internal control it considers necessary to enable the preparation of annual financial statements that are free from material misstatements, whether due to fraud or error.

When preparing the annual financial statements, it is the responsibility of the Board of Directors to assess the institution's ability to continue as a going concern, to provide, where appropriate, information relating to going concern and to apply the going concern basis, unless the Board of Directors intends to liquidate the institution or to terminate its activities or if there is no other realistic alternative available to it.

It is incumbent upon the Board of Directors to monitor the process of preparing the Bank's financial information.

1.4 RESPONSIBILITIES OF THE AUDITOR RELATIVE TO THE AUDIT OF THE ANNUAL FINANCIAL STATEMENTS

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

Reasonable assurance corresponds to a high level of assurance. However, this does not guarantee that an audit conducted in accordance with "ISA" standards will always detect any existing material misstatement. Misstatements may arise from fraud or error and are considered material where it is reasonable to expect that, individually or cumulatively, they may influence the economic decisions that users of annual financial statements make based on them.

Our responsibilities for the audit of the annual financial statements are described in more detail in Annex 1 to this Auditor's Report.

2. SPECIFIC CHECKS REQUIRED BY LAW AND OTHER INFORMATION

2.1 SPECIFIC CHECKS REQUIRED UNDER CENTRAL BANK OF CONGO INSTRUCTION NO. 19

Our checks on the specific due diligence stipulated under Central Bank of Congo Instruction No. 19 focused on:

- the organisation and governance of the bank and the quality of its identification, monitoring, control and risk reduction mechanisms;
- assessment of the adequacy and efficiency of the internal control system;
- assessment of the Bank's compliance;
- assessment of the arrangements for combating money laundering, terrorist financing and proliferation, as well as for IT security;
- assessment of the control of the risks inherent in the outsourcing of essential services.

These checks revealed that the Bank has a control system that enables it to identify, measure and control the key risks to which it is exposed, and that this system is supported by an information system for processing its transactions.

All due diligence, conclusions and recommendations related to the strengthening of compliance with the Central Bank of Congo's instructions and directives will be communicated to the Bank's Management and the Central Bank of Congo in a separate report in accordance with Article 15 of Central Bank of Congo Instruction No. 19, modification no. 2 dated 4 July 2023.

2.2 SPECIFIC CHECKS ON OTHER INFORMATION

Responsibility for the other information rests with the Board of Directors. Other information comprises information contained in the management report.

Our opinion on the financial statements does not extend to other information. We give no form of assurance whatsoever about such information.

As auditor, it is our responsibility to carry out the specific checks required by law and, having done so, to check that the information provided in the management report of the Board of Directors, and in the documents provided to shareholders concerning the financial situation and annual financial statements, is truthful and consistent with the annual financial statements, and to check that such information, in all material aspects, complies with certain legal and regulatory obligations. It is also our responsibility to read the other information and to determine whether there are any material inconsistencies between such information and the annual financial statements or the evidence we obtained during our audit, and whether the other information contains any material misstatements.

If in the light of the work we have carried out during our specific checks or on the other information, we conclude that there is a significant anomaly, we are required to report this fact.

We have nothing to report in this regard.

The Auditor, PricewaterhouseCoopers DRC SAS

Represented by Jean Jacques MUKULA Chartered Accountant ONEC EC/16.00351



04

EQUITYBCDC NETWORKS

The network of correspondent banks

40

The network of branches in the DRC

40

Votre accès M-Banking

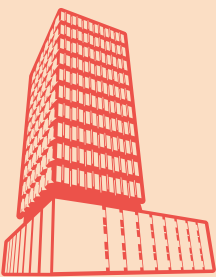
[➤ contents](#)

THE NETWORK OF CORRESPONDENT BANKS



THE NETWORK OF BRANCHES IN THE DRC

In addition to a wide network of branches, EquityBCDC has developed several alternative channels, including EquityBCDC Express, and innovative digital products such as USSD (*420#), EazzyTelegram or the online banking platform, a mobile application for individual clients, as well as a web application for SMEs to carry out remote banking operations.



HEAD OFFICE

Boulevard du 30 Juin
BP 2798 - KINSHASA 1
mail@equitybcdc.cd
Tel. +243 818 302 700

Call centre open Monday to Friday 8:30 a.m. to 4:00 p.m. and Saturday 8:00 a.m. to 12:00 p.m.

WEST REGION

KINSHASA

30 Juin Huilerie Branch	Tel. 850081882	Kintambo Branch	Tel. 818302542
Brikin Branch	Tel. 829782226	Limete 7 ^e Rue Branch	Tel. 818302670
Commerce Branch	Tel. 827873114	Limete Pl. Commerciale Branch	Tel. 818302493
Delvaux Branch	Tel. 825243756	Lukusa Branch	Tel. 829782174
Aviators Branch	Tel. 818308685	Macampagne Branch	Tel. 818302552
Fleuve Congo Branch	Tel. 818308724	Masina Pascal Branch	Tel. 829782218
Gambela Branch	Tel. 829782220	Masina wireless Branch	Tel. 829782208
Gare Centrale Branch	Tel. 829782155	Matadi Kibala Branch	Tel. 818302477
Joli Parc Branch	Tel. 821398346	Matonge Branch	Tel. 817116425
Kinkole Branch	Tel. 821918923	Memling Branch	Tel. 829782200
Kinmaziere Branch	Tel. 818302561	Mondjiba Branch	Tel. 822001311

Monishop Branch	Tel. 818302528
Ngaba Branch	Tel. 817109670
Oasis Branch	Tel. 825829936
Paix Branch	Tel. 818302672
Pigeon Branch	Tel. 817109675
Poste Branch	Tel. 818308700
Rond-point Huilerie Branch	Tel. 818302515
Rond-point Victoire Branch	Tel. 818308660
Rotana Branch	Tel. 823785339
Royal Branch	Tel. 817113456
Saio Branch	Tel. 818302680
Siège Branch	Tel. 811027762
UCC Mont Ngafula Branch	Tel. 826354203
Unikin Branch	Tel. 817097951
Cilu Office	

SN Brussels local desk
Snel 1 local desk
Snel 2 local desk
Bralima local desk

KONGO CENTRAL

Boma Branch	Tel. 830305047
Inga Branch	Tel. 821429107
Kimpese Branch	Tel. 831473290
Lufu Branch	Tel. 812530097
Lukala Branch	Tel. 827767142
Matadi Branch	Tel. 818302460
Matadi Port Branch	Tel. 829782118
Matadi Port 2 Branch	Tel. 829782185
Mavungu Branch	Tel. 818302676
Mbanzangungu Branch	Tel. 818308735
Avancé Ami Congo local desk	

SOUTH REGION

HAUT-KATANGA

Carrefour Branch	Tel. 817808062
Golf Branch	Tel. 818787380
Kambove Branch	Tel. 831404786
Kasumbalesa Branch	Tel. 829782250
Kicc Branch	Tel. 816211247
Lakenya Branch	Tel. 821918932
Likasi Branch	Tel. 815435455
Likasi Centre-ville Branch	Tel. 829782240
Lubumbashi - Katanga Branch	Tel. 818302563
Lubumbashi Centre-ville Branch	Tel. 818302707
Manika Branch	Tel. 831480256
Plage Branch	Tel. 817808067
Révolution Branch	Tel. 818302485
Bralima - Lubumbashi local desk	
Brassimba 1 local desk	
Brassimba 2 local desk	
Centre des Visas Afrique du Sud local desk	
C.S. Bisounours local desk	
C.S. Galaxis local desk	

Congo Airways 1 local desk
Congo Airways 2 local desk
Congo Équipement local desk
Connex Africa local desk
Institut Salama local desk
ISC Lubumbashi local desk
ISES local desk
ISP Lubumbashi local desk
ISTL local desk
Université de Lubumbashi local desk

LUALABA

Kolwezi Branch	Tel. 818308737
Bissipi Branch	Tel. 818308672
Lukala Dilala Branch	Tel. 818302498
Connex Africa Kolwezi local desk	
Mairie de Kolwezi local desk	
Bralima - Kolwezi local desk	
Mulykap local desk	
Groupe SIL local desk	

EAST REGION

NORD KIVU

Beni Branch	Tel. 813135608
Butembo Branch	Tel. 810273695
Goma Branch	Tel. 825483241
Les Volcans Branch	Tel. 825483241
Serena local desk	Tel. 825483241

SUD KIVU

Bukavu Branch	Tel. 829782223
Lumumba Branch	Tel. 818302613
DGI local desk	Tel. 818302613
Katana local desk	Tel. 818302613

TSHOPO

Kisangani Branch	Tel. 818302584
Makiso Branch	Tel. 812026066
Bralima local desk	Tel. 818302584
Congo Airways local desk	Tel. 818302584

ITURI

Bunia Branch	Tel. 818944557
DGRPI local desk	Tel. 818944557

HAUT-UELE

Aru Branch	Tel. 812370557
Durba Branch	Tel. 818302628
Isiro Branch	Tel. 818302526
Kibali local desk	Tel. 818302628

CENTRAL REGION

KASAÏ-CENTRAL

Karanga Branch	Tel. 243821834262
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KASAÏ

Tshikapa Branch	Tel. 243818302551
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KASAÏ-ORIENTAL

Mbuji Mayi Branch	Tel. 243 818 302 709
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DEDICATED BRANCHES



Western Union

EquityBCDC Assossa	Assossa 2345 C/Kasavubu	Tel. 817116385
EquityBCDC Bandal	Kasavubu 68 C/Bandal	Tel. 817116395
EquityBCDC Kalina	Rép. du Tchad 5d Hôtel Memling	Tel. 817061635
EquityBCDC Kimbondo	Kimbondo 613 C/Bandal	Tel. 815393265
EquityBCDC Kingasani	Lumumba Boulevard No. 44	Tel. 816069019
EquityBCDC Liberte	Dibaya 28/Tshangu	Tel. 817006364
EquityBCDC Lubumbashi	Mwepu 285 C/Lubumbashi	
EquityBCDC Matete	Mongo 33 F Bis C/Matete	Tel. 817116372
EquityBCDC Ndjili	College Lumumba 2566 C/Djili	Tel. 817116418
EquityBCDC Ozone	Nguma 18 Ozone C/Ngaliema	Tel. 817116414
EquityBCDC Pascal	Av. Collège Lumumba 2566	Tel. 829782168
EquityBCDC Head Office	Boulevard du 30 Juin 15 C/Gombe	Tel. 817116401
EquityBCDC Terminus	Kivi 6529 Terminus C/Banda	Tel. 817116393



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