

AccessHolding



Impact Report



2025



FOREWORD



Katharina Schachtner
Head of People & Impact
Access Microfinance Holding AG

At AccessHolding, impact has never been incidental but always central to our purpose. This year marks two decades since our founding in 2006, twenty years in which we have built and supported financial institutions that pursue a double bottom line: sound commercial performance combined with measurable social and community value. This dual focus is not a strategic add-on; it is embedded in how we operate, how we develop our people, and how we build partnerships across our markets – always with the needs of our clients at the centre.

The 2025 reporting year illustrates what this commitment delivers in practice. Across our network banks in Liberia, Madagascar, Nigeria, Rwanda, and Zambia, we serve more than 280,000 clients. Microfinance represents approximately 80% of our loan portfolio, while women account for nearly half of all borrowers. We also reached an important milestone in our climate journey by disbursing more than USD 3 million in green loans supporting renewable energy and energy-efficient solutions. Progress of this kind is made possible by people and partnerships. Through our network-wide leadership programme and our digital employee learning platform, we continue to invest in talent and capabilities across our network. Together with our international development partners, our technical assistance projects expand access to formal financial and banking services for underserved populations, including many women small-scale farmers.

The pages that follow present these achievements in greater detail, structured around the Sustainable Development Goals to which we contribute most directly. I invite you to read them not simply as a reflection on the year behind us, but as evidence of the strategy guiding our future direction.

CONTENT



ABOUT US

Learn about AccessHolding's mission, values, business model, and 20-year journey of building a network of responsible financial institutions across Africa.

OUR CONTRIBUTION TO THE SDGs

Discover how our strategy, operations, and initiatives contribute to the UN Sustainable Development Goals through responsible banking, financial inclusion, climate action, and partnerships.



COUNTRIES IN FOCUS

Explore the achievements, priorities, and local impact of each subsidiary through performance highlights and perspectives from our CEOs.



VOICES FROM OUR NETWORK

Meet the entrepreneurs behind the numbers and discover how access to responsible financial services creates lasting impact in local communities.



ANNEXES

Access supporting data, methodologies, ESG indicators, and detailed performance tables.

01

About Us

Building Inclusive Financial Institutions Since 2006



Access Microfinance Holding AG (AccessHolding) is a Berlin-based investment and management company dedicated to expanding access to responsible financial services in emerging and frontier markets. Since its establishment in 2006, AccessHolding has built, invested in, and managed regulated financial institutions that promote financial inclusion, support entrepreneurship, and contribute to sustainable economic development.

Through its network banks in Madagascar, Nigeria, Rwanda, Liberia, and Zambia, AccessHolding serves entrepreneurs, micro, small and medium-sized enterprises (MSMEs), and underserved clients who often have limited access to formal financial services. By combining strong governance, prudent risk management, digital innovation, and local market expertise, the Group creates sustainable financial institutions that generate both economic and social value.

Today, AccessHolding's network banks serve more than 287,000 clients through over 120 branches and service points, helping individuals and businesses access the financial resources they need to grow, create employment, and strengthen local economies. Beyond banking, the Group invests in leadership development, digital transformation, financial literacy, ESG integration, and institutional capacity building across all professional levels.

TWO DECADES OF IMPACT

2006

- ◆ Access Microfinance Holding AG is founded in Berlin, Germany, by LFS Financial Systems GmbH together with a group of international development finance institutions and private investors, with the aim to build and manage a network of commercially sustainable microfinance banks focused on underserved markets in developing and emerging economies.

- ◆ In the same year, AccèsBanque [Madagascar](#) is established .

2007

- ◆ AccessHolding becomes a shareholder in AccessBank [Azerbaijan](#), one of the Group's earliest and most successful banking investments. The institution turns into a flagship example of commercially sustainable MSME banking in the Caucasus region.

- ◆ Establishment of AccessBank [Tanzania](#) as part of its early expansion strategy in Africa, strengthening access to MSME financing and inclusive banking services in East Africa.

2008

- ◆ AB Microfinance Bank [Nigeria](#) commences operations, marking AccessHolding's expansion into West Africa and strengthening access to MSME financing and inclusive banking services in Nigeria.

2009

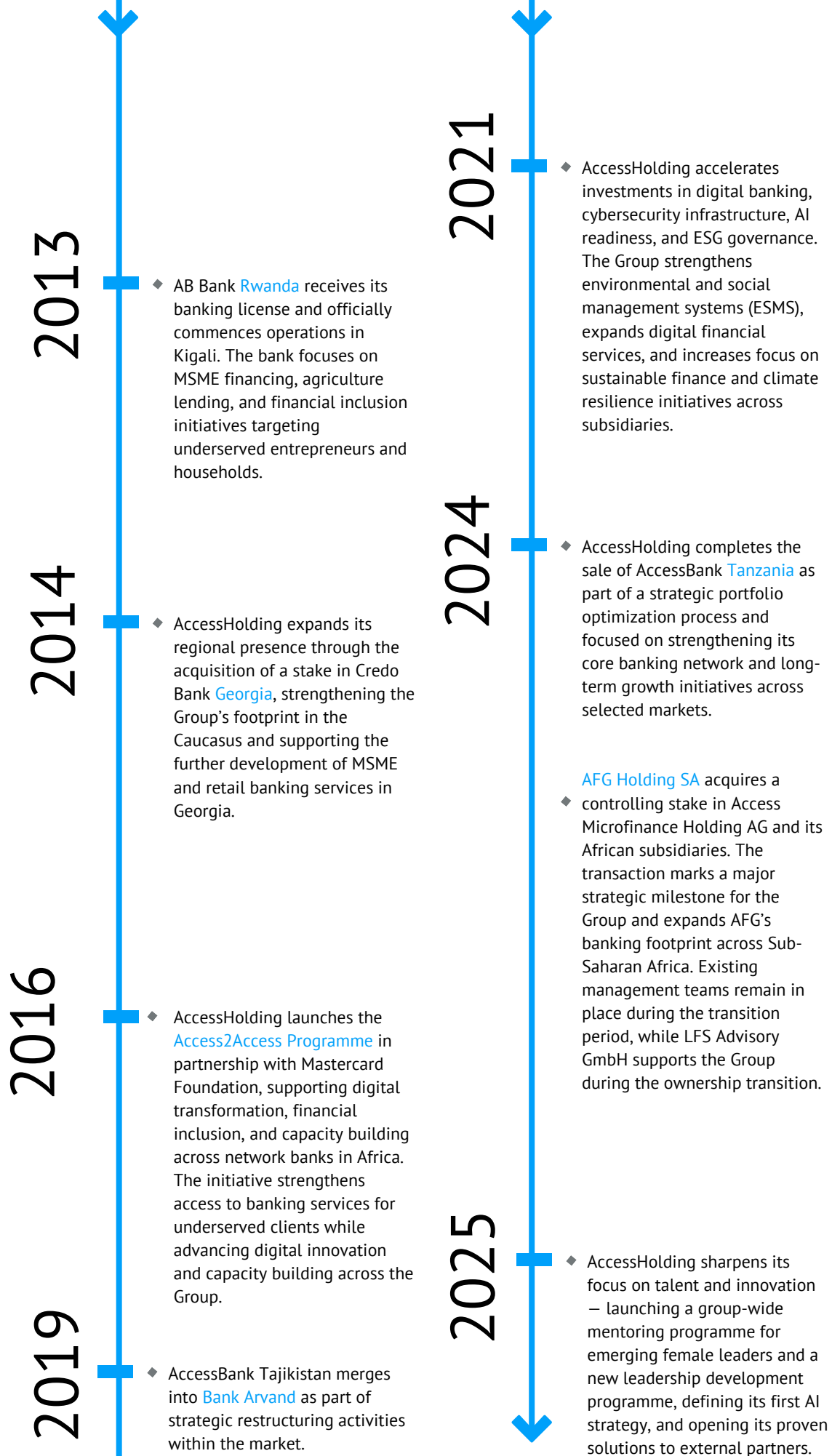
- ◆ AccessBank [Liberia](#) receives its commercial banking license and begins operations with a focus on micro and small business financing. The bank quickly becomes one of Liberia's leading microfinance institutions supporting entrepreneurs and underserved populations.

2010

- ◆ AccessBank [Tajikistan](#) is established with support from international financial institutions and AccessHolding. The bank focuses on expanding financial inclusion and SME financing in Central Asia.

2011

- ◆ AB Bank [Zambia](#) is founded in 2011 as part of AccessHolding's expansion across Africa, with a mission to improve financial inclusion and provide accessible financing solutions to micro, small, and medium-sized enterprises and underserved communities in Zambia.



THE STORY CONTINUES...



Our Contribution to the Sustainable Development Goals

Supporting Economic Resilience, Financial Inclusion and Long-Term Sustainable Impact



AccessHolding contributes to sustainable development through its core mission of expanding access to responsible financial services across underserved markets in Africa. Through its network banks in Liberia, Madagascar, Nigeria, Rwanda and Zambia, the Group supports economic inclusion, entrepreneurship, and community resilience while integrating environmental, social and governance considerations into its operations.

The Group's strongest contribution is to **SDG 1 (No Poverty)** through financial inclusion. Approximately 80% of the loan portfolio consists of microfinance loans, supporting microentrepreneurs, small businesses, farmers and low-income households with access to credit and other financial services.

Through employee training, leadership development, financial literacy, and digital learning initiatives, AccessHolding contributes to **SDG 4 (Quality Education)**. Live online classes on Access Campus and ACCESSMIND eLearning courses help strengthen professional skills, digital capabilities, and adaptability across the organisation.

The Group advances **SDG 5 (Gender Equality)** by promoting women's economic participation through targeted lending and inclusive workforce practices, while contributing to **SDG 8 (Decent Work and Economic Growth)** by financing MSMEs, supporting entrepreneurship, and creating employment opportunities across its markets.

Investments in digital banking, cybersecurity, and responsible innovation support **SDG 9 (Industry, Innovation and Infrastructure)**, while outreach to underserved and rural populations contributes to **SDG 10 (Reduced Inequalities)**.

AccessHolding also supports **SDG 13 (Climate Action)** through environmental and social risk management, renewable energy financing, and investments that improve operational sustainability and resilience.

Finally, through collaboration with development partners, regulators, investors and local stakeholders, the Group contributes to **SDG 17 (Partnerships for the Goals)**, recognizing that sustainable impact is achieved through strong institutions and long-term partnerships.

Together, these efforts demonstrate how AccessHolding combines financial inclusion, responsible banking, innovation, and capacity building to create sustainable economic and social value across the communities it serves.



Expanding Financial Inclusion and Economic Resilience

AccessHolding's contribution to SDG 1 begins with its core business: providing access to financial services for people and businesses that are often excluded from traditional banking. Across its network of banks, the Group serves micro, small, and medium-sized enterprises, self-employed entrepreneurs, traders, farmers, and low-income households who need reliable access to credit, savings, and payment services to improve their economic prospects.



\$ 249.622.757

LOANS DISBURSED - REPORTING YEAR



\$ 11.579.195

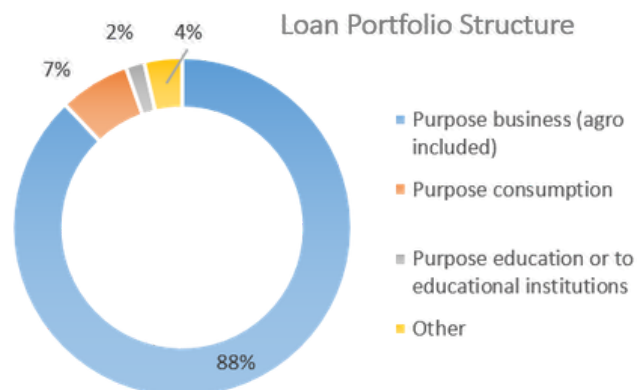
LOANS DISBURSED TO RURAL CLIENTS



\$ 195.551.825

OUTSTANDING LOAN PORTFOLIO

At the end of 2025, approximately 80% of the Group's loan portfolio consists of microloans. This reflects AccessHolding's continued commitment to serving clients who typically operate small businesses, often with limited collateral, informal income streams, or restricted access to conventional sources of finance. By providing responsible lending products tailored to local market conditions, the Group enables clients to invest in inventory, equipment, productive assets, working capital, and business expansion.



Business lending remains the dominant segment of the portfolio, accounting for nearly 88% of total outstanding exposure. The Group supports sectors critical for local economic resilience, including trade, agriculture, transport, manufacturing and services. Deposits exceed USD 126 million, reflecting strong customer confidence and the growing ability of local financial institutions to mobilise domestic savings for productive investment.

Through its commitment to responsible microfinance and inclusive banking, the Group contributes to poverty reduction and economic empowerment across its target group.



Strengthening Learning, Financial Literacy and Institutional Capacity

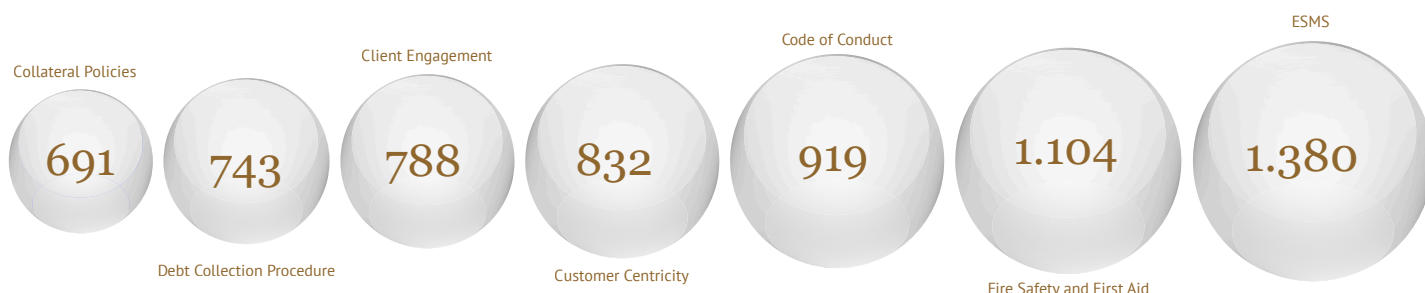


We recognise that sustainable institutions are built through continuous education, knowledge-sharing, and long-term investment in people. Across the Group, employee development, leadership training, digital learning, and financial literacy initiatives remain very important pillars of our sustainability strategy.

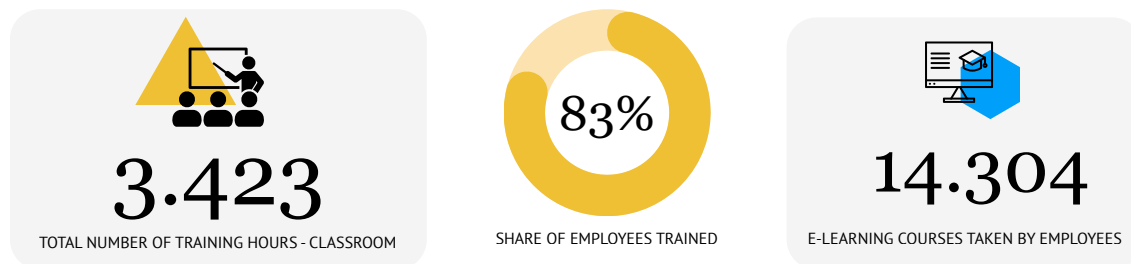
The Group's workforce development efforts continue expanding through structured training programs, digital learning platforms, and leadership initiatives designed to strengthen technical expertise, operational resilience, and future readiness across subsidiaries. During the reporting period, more than 2,900 employees participated in formal training activities covering areas such as ESG risk management, compliance, governance, cybersecurity, client engagement, and operational procedures. Employees also completed more than 14,000 e-learning courses across the network.

AccessCampus is AccessHolding's leadership and capability-building platform, supporting employees through structured development programs focused on strategic thinking, collaboration, leadership skills, and operational excellence. In 2025, participants from several subsidiaries completed the program, strengthening cross-country collaboration and supporting long-term succession planning within the Group. Since its inception, AccessCampus has produced 211 graduates, many of whom have since been promoted within their institutions.

Number of Staff Trained on:



At the same time, ACCESSMIND advances digital learning and AI literacy across the organization. The platform offers 285 digital learning experiences grouped under 24 subject categories, with a further 118 available in French. The modules focus on cybersecurity, artificial intelligence, digital resilience, information security, compliance, and emerging technologies, among others. Both assigned and self-enrolled courses are mobile-friendly, supporting employees and partner institutions in developing the skills needed to operate responsibly within an increasingly digital financial sector.



AccessHolding also supports mentoring, leadership development, and employee wellbeing initiatives designed to strengthen confidence, inclusion, and long-term professional growth. The launch of the first Mentorship Program for female employees marks an important milestone in advancing inclusive leadership and creating new opportunities for career progression within the organization.

Beyond internal learning, our subsidiaries support financial and digital literacy initiatives aimed at improving access to financial knowledge among underserved populations and first-time banking clients. In Zambia and Rwanda, financial literacy activities focused particularly on strengthening confidence in digital financial services and promoting responsible financial practices among female clients with limited previous exposure to formal banking systems.

Through these initiatives, AccessHolding contributes not only to workforce development within the Group, but also to broader institutional strengthening, financial capability, and digital readiness across the communities and markets in which it operates.



Supporting Women Entrepreneurs and Inclusive Leadership

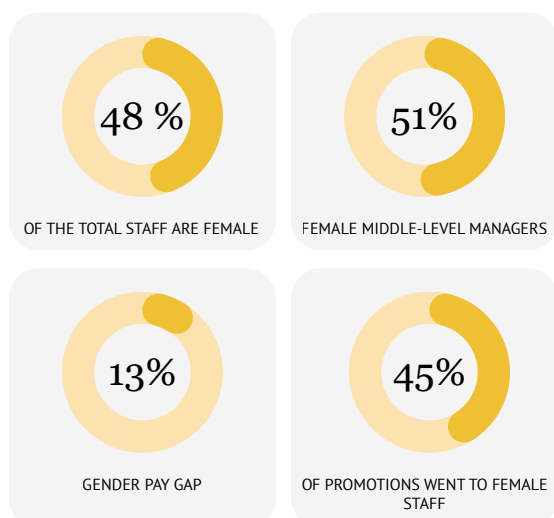


Promoting gender equality is an integral part of AccessHolding's mission to expand economic opportunities and build inclusive financial institutions. Across its banking network, the Group contributes to SDG 5 by improving women's access to finance, fostering equal opportunities in the workplace, and supporting the development of future female leaders.

Women represented a significant share of both AccessHolding's client base and workforce during 2025. More than USD 80 mln in outstanding loans were allocated to female clients, supporting women-owned micro and small businesses and strengthening their economic participation. Across the Group, 132,448 women borrowers benefit from access to finance, representing nearly half of the total outstanding loan portfolio by client numbers. In Liberia, women account for almost 70% of all clients, while they also represent the majority of borrowers in Madagascar and Zambia. These figures reflect the important role women play in local economies and AccessHolding's commitment to ensuring they have the financial resources needed to grow their businesses and improve household livelihoods.

Gender equality is equally reflected within the Group's workforce. Women represent approximately 48% of all employees and slightly outnumber men in middle management positions, demonstrating AccessHolding's commitment to creating opportunities for career progression at all levels of the organization. During the year, more than 400 women received promotions, while women increasingly take on leadership roles across the Group's institutions.

Recognizing that leadership development requires more than career opportunities alone, AccessHolding launched its first Women's Mentorship Programme in 2025. The programme is designed to strengthen confidence, leadership skills, and professional networks by connecting experienced leaders with female colleagues from across the Group. The first cohort attracted 110 applications from five banks, with 17 mentees completing the six-month programme. Supported by 14 volunteer mentors, participants engaged in more than 110 mentoring sessions, receiving practical guidance on leadership, career development, and personal growth.



By supporting women as entrepreneurs, employees and leaders, AccessHolding contributes to stronger businesses, more resilient communities, and more inclusive economic growth. The Group believes that empowering women is not only a matter of equality but also a driver of innovation, financial resilience, and sustainable development across its markets.

Supporting Employment, Entrepreneurship and Workforce Development

AccessHolding contributes to SDG 8 by strengthening the financial ecosystems that enable businesses to grow, create jobs, and support local economic development. Through its network banks, the Group provides financing to entrepreneurs and small businesses operating in sectors that are essential to national economies, including trade, agriculture, manufacturing, transport, and services. By supporting productive businesses rather than consumption, AccessHolding helps expand local value chains and stimulate private-sector growth.

The Group's institutions operate in markets where micro and small enterprises account for a significant share of employment but often face limited access to formal finance.

Flexible lending products, combined with local market expertise, enable businesses to invest in productive assets, manage seasonal cash flows, respond to market opportunities, and increase their resilience during periods of economic uncertainty. This contributes to more stable businesses and stronger local economies.

AccessHolding also contributes to economic development by building resilient financial institutions. Investments in governance, risk management, digital banking, cybersecurity, and operational efficiency improve the capacity of its subsidiaries to serve clients responsibly while maintaining financial sustainability. Strong institutions are essential for expanding financial inclusion and supporting long-term economic growth.





Human capital is another important component of the Group's contribution. AccessHolding employs more than 3,500 people across five African markets, creating skilled employment opportunities within the financial sector.

Continuous investment in professional development through AccessCampus middle management training and ACCESSMIND eLearning equips employees with expertise in banking, leadership, digital technologies, cybersecurity, ESG, and artificial intelligence, ensuring that the workforce is prepared for the changing needs of the financial industry.

Beyond its own operations, the Group shares knowledge and technical expertise with partner institutions through AccessAdvisory. By supporting improvements in governance, compliance, risk management, digital transformation, and responsible AI adoption, AccessHolding contributes to stronger financial sectors that are better equipped to support sustainable economic development.

Through responsible banking, institutional strengthening, workforce development, and support for entrepreneurship, AccessHolding contributes to more resilient economies, productive employment, and inclusive growth across the markets in which it operates.



3.516

NUMBER OF EMPLOYEES



4.802

NUMBER OF TEMPORARY EMPLOYEES



678

NUMBER OF EMPLOYEES HIRED IN 2025

Innovation and digital transformation are central to AccessHolding's strategy for building resilient financial institutions that expand access to financial services while meeting the changing needs of clients and regulators. Across its banking network, the Group continues investing in technologies that strengthen operational efficiency, improve customer experience, and enhance the resilience of financial infrastructure in the markets it serves.

Digital banking gained momentum throughout 2025. Across several subsidiaries, the vast majority of customer transactions are completed through digital channels, reducing reliance on cash-based services and improving accessibility, speed, and convenience for clients. The expansion of digital services enables customers to manage their finances more efficiently while extending banking access beyond the traditional branch network.

Innovation also plays an important role in strengthening internal operations. During the year, AccessHolding advanced its automated credit assessment, digital workflows, fraud monitoring, and cybersecurity, and expanded its data-driven decision-making tools. These investments improve service quality, increase operational efficiency, and strengthen the security and resilience of banking operations.

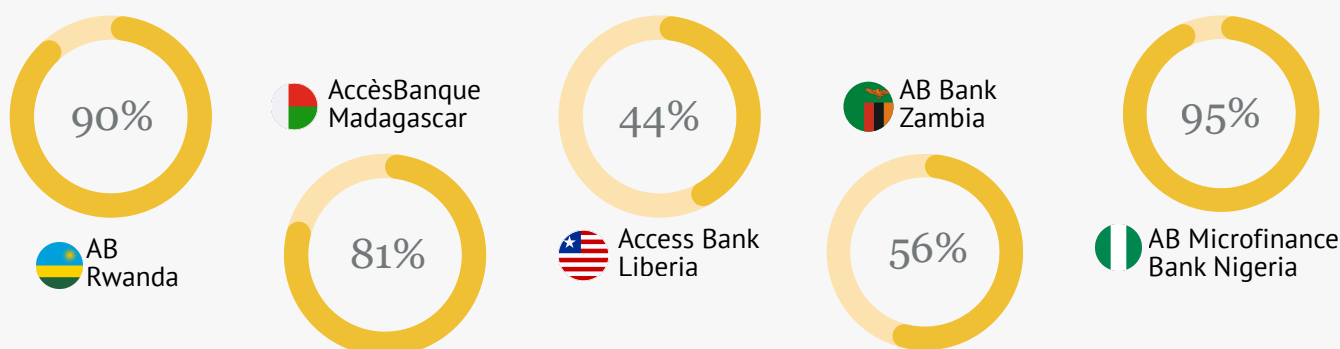
Recognizing that technology is only as effective as the people who use it, AccessHolding develops digital capabilities across the Group.

Through ACCESSMIND, employees gained practical knowledge in artificial intelligence, cybersecurity, digital resilience, information security, and emerging technologies. These programmes help employees responsibly adopt innovation and prepare for the future of banking.

The Group also expanded its contribution beyond its own institutions through AccessAdvisory, providing practical support to financial institutions in governance, digital transformation, cybersecurity, AI governance, fraud prevention, and operational resilience. Drawing on nearly two decades of operational banking experience, AccessAdvisory helps partners implement scalable solutions that strengthen institutional performance and improve resilience in increasingly digital financial markets.

AccessHolding views innovation as a continuous process that combines technology, people, and governance. By investing in secure digital infrastructure, strengthening institutional capabilities, and promoting responsible innovation, the Group is helping build modern financial systems that are more accessible, resilient, and capable of supporting sustainable economic development across Africa.

Digital Transactions in Access Group (%)





Expanding Access and Removing Barriers to Financial Inclusion

AccessHolding contributes to SDG 10 by reducing the barriers that prevent individuals and small businesses from participating in the formal financial system. Across its markets, these barriers often include limited physical access to banking services, low financial literacy, insufficient collateral, and a lack of financial products tailored to the needs of the underserved. Through its network banks, the Group works to make financial services more accessible, affordable, and relevant for people who have traditionally been excluded from formal finance.

AccessHolding recognizes that financial inclusion must be accompanied by responsible banking practices. As a participant in the Client Protection Pathway, the Group is committed to embedding internationally recognized Client Protection Standards into its operations. These standards promote transparent communication, appropriate product design, fair treatment of clients, data protection, responsible pricing, effective complaint resolution, and the prevention of over-indebtedness. By doing so, AccessHolding helps ensure that access to finance supports long-term financial wellbeing rather than creating additional vulnerability.

AccèsBanque Madagascar expands access to financial services through an agency banking network of more than 4,000 local agents, the majority of whom are women from rural communities. By bringing banking services closer to clients, the initiative reduces travel time and costs while creating additional income opportunities for local households. The model enables the Bank to reach remote areas where traditional branches are not economically viable and demonstrates how innovative delivery channels can make formal financial services more accessible and inclusive.

To promote financial inclusion through education, AB Bank Zambia participated in a financial literacy programme organised by DSIK Zambia to mark World Savings Day 2025. Together with VisionFund Zambia, NAPSA, and the Pensions and Insurance Authority, the Bank engaged nursing students on responsible financial management. The sessions covered budgeting, responsible borrowing, and the importance of saving through formal financial institutions. By improving financial knowledge among young adults, the initiative helps build long-term financial resilience and confidence in the formal banking sector.



Strengthening Climate Resilience and Green Finance

Climate change is one of the greatest challenges facing the countries where AccessHolding operates. Many of the Group's clients depend on agriculture, small-scale trade, and other sectors that are highly vulnerable to changing weather patterns, prolonged droughts, floods, and other climate-related events. These impacts not only threaten livelihoods but also affect the resilience of local economies and financial systems. As a financial institution, AccessHolding recognises that its role extends beyond managing its own environmental footprint, it also includes helping clients and partner institutions adapt to climate-related risks and supporting the transition to more sustainable business practices.

Although AccessHolding's direct environmental footprint is relatively modest compared with carbon-intensive industries, the Group recognizes that its greatest contribution to SDG 13 lies in influencing how capital is allocated, strengthening climate risk management, and supporting clients and communities in building resilience to climate change.

AccessHolding's approach to climate action is based on three pillars: understanding climate-related risks, reducing the environmental impact of its operations, and financing sustainable solutions. A key milestone in 2025 was the establishment of the Group's first consolidated greenhouse gas inventory. Operational emissions were measured across the Group, creating a baseline for future emissions reduction initiatives and supporting the implementation of the AccessHolding Net Zero Strategy. Reported operational emissions amounted to approximately 1,400 tCO₂e (Scope 1) and 880 tCO₂e (Scope 2). These figures cover all Group entities except AccessBank Liberia, which was not included due to data availability limitations. Establishing this baseline is an important first step toward improving environmental performance and setting measurable climate targets.



TOTAL OPERATIONAL EMISSIONS

 **2.279**
tCO₂e

SCOPE 1

 **1.140**
tCO₂e

SCOPE 2

 **880**
tCO₂e

Climate considerations are increasingly integrated into AccessHolding's risk management framework through its Environmental and Social Management System (ESMS). Environmental and social risks are assessed as part of the lending process, supported by regular monitoring, staff training, and the gradual integration of climate-related considerations into credit decision-making.

AccessHolding also supports climate action by financing sustainable investments. In 2025, the Group disbursed more than USD 3.2 million in green loans, supporting renewable energy and energy-efficient solutions for businesses and households, including financing for solar energy systems.

The Group is also reducing the environmental impact of its own operations. In Madagascar, the headquarters operate entirely on solar power, while AB Bank Zambia expands solar installations across its branch network to improve energy resilience and reduce operational emissions.

Collaboration, Knowledge Sharing and Long-Term Partnerships

AccessHolding contributes to SDG 17 by strengthening the partnerships that extend the reach, resilience, and institutional capacity of its network banks. This takes two complementary forms: network-wide platforms that allow employees and institutions to learn from one another, and long-term technical assistance partnerships with international donors and development finance institutions that bring additional expertise and funding to the network. Together, these collaborations reflect SDG 17's call for stronger partnerships that mobilise resources, share knowledge, and build institutional capacity in support of sustainable development.

Access Campus, AccessHolding's network-wide development programme for middle and senior managers, continued to strengthen leadership capacity and cross-institutional collaboration in 2025. Delivered through an accessible blended-learning approach and completed with a final exam and graduation ceremony, the programme gives participants from across the network banks a shared platform on which to build strategic thinking, collaboration, and leadership skills together. Since its inception, Access Campus has produced 211 graduates, many of whom have gone on to be promoted within their institutions – a tangible illustration of how network-wide investment in people strengthens local institutions.

ACCESSMIND provides employees across all network banks with flexible, just-in-time access to an extensive library of digital learning content, ranging from short micro-learning modules to more in-depth courses. Since its launch in May 2017, employees across the network have completed more than 193,000 e-learning experiences – a scale of shared learning infrastructure that would be difficult for any single network bank to build alone, and a clear expression of the value created through network-wide collaboration.



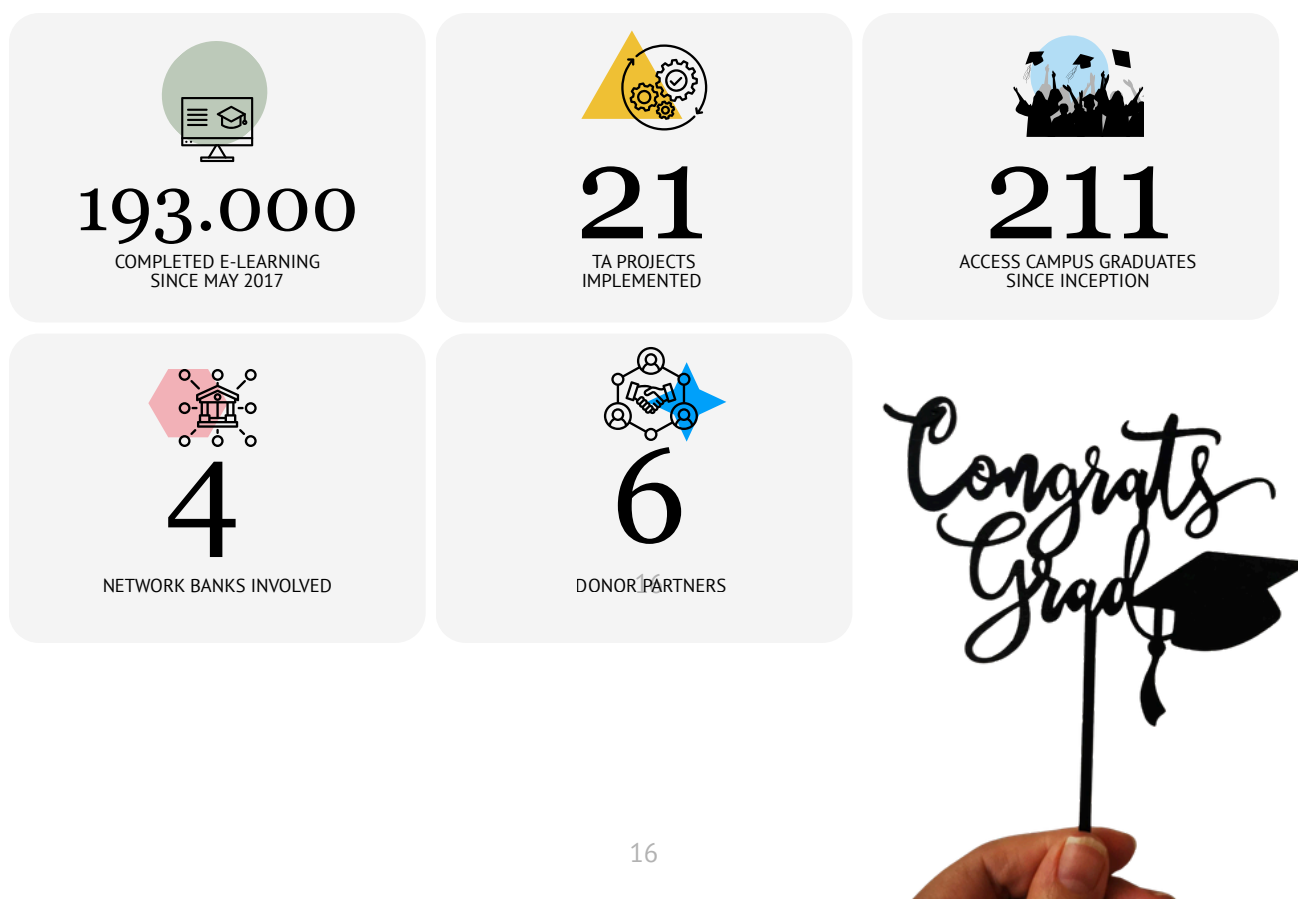
Long-term partnerships with international donors and development finance institutions remain a cornerstone of AccessHolding's contribution to SDG 17. In 2025, AccessHolding's head office and network banks jointly implemented 21 technical assistance (TA) projects across four network banks, in partnership with six donors: the European Investment Bank (EIB), Symbiotics / the Swiss Capacity Building Facility (SCBF), KfW, the Dutch Good Growth Fund (DGGF), the U.S. Agency for International Development (USAID), and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ).

These projects covered a wide range of priority areas, including:

- Expanding access to finance for smallholder farmers and rural, women-led communities – including digital rural finance ecosystems, women-freelancer-supported outreach models, and rural savings and credit initiatives
- Supporting MSME resilience through COVID-19 emergency financing facilities
- Advancing digital transformation – including back-end digital lending infrastructure, data mining and predictive modelling, human-centred digital service design, and a client-facing business management app
- Strengthening IT architecture and cybersecurity, including independent assessments and data security audits
- Building institutional and portfolio strength, including business process re-engineering, SME lending development, and a loan portfolio guarantee agreement
- Piloting new distribution channels, such as agency banking in Liberia

Projects are guided by a Theory of Change or logic model to ensure that activities and outputs are linked to the intended outcomes and impact. Regular reporting and structured change management ensure that outcomes remain aligned with the banks' own strategic priorities. In 2025, these partnerships delivered tangible outcomes across the network: improved financial literacy among smallholder farmers, the majority of them women; strengthened SME resilience in the aftermath of the COVID-19 pandemic; solid foundations for the further roll-out of agency banking; and technical advances that extended access to finance and formal banking services to remote clients, with a particular focus on women.

Together, Access Campus, ACCESSMIND, and the Group's technical assistance partnerships illustrate how AccessHolding combines network-wide collaboration with external partnerships to strengthen institutions, share knowledge, and extend the reach and resilience of financial inclusion across its markets.







03

Countries in Focus

While AccessHolding operates under a shared vision and common standards, each network bank responds to the unique needs and challenges of its local market. Throughout 2025, the banks in the group delivered strong operational and financial results while advancing digitalization, customer protection, employee development, and responsible banking in line with local priorities.

This section presents the key achievements, milestones, and challenges of each subsidiary, complemented by perspectives from the local CEOs. Together, these stories demonstrate how AccessHolding's strategy is translated into meaningful impact across Liberia, Madagascar, Nigeria, Rwanda, and Zambia, while contributing to stronger local economies and more inclusive financial systems.

AccèsBanque Madagascar



Mikhail VELICHKO
CEO AccèsBanque Madagascar

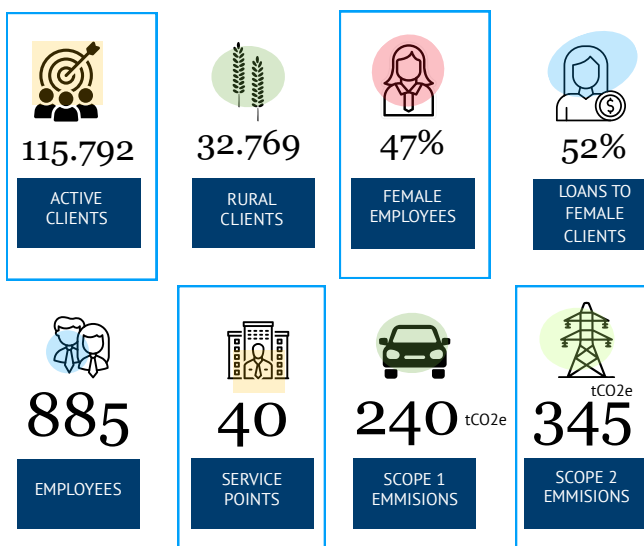


At AccèsBanque Madagascar, we firmly believe that the sustainable performance of a financial institution is not measured solely by its economic results, but also by the positive impact it creates on society and the environment. Corporate Social Responsibility lies at the heart of our vision and guides all of our actions.

Since our establishment, we have chosen to be a committed bank, close to the communities we serve, and a key player in financial inclusion in Madagascar. Through our services, social initiatives, and partnerships, we work every day to facilitate access to banking services, strengthen financial literacy, and support local economic development, while upholding the principles of ethics, transparency, and good governance.

Together, with all our stakeholders, we build a more responsible, more inclusive bank, firmly focused on the future.

AccèsBanque Madagascar continued to demonstrate resilience and operational strength despite ongoing political uncertainty, infrastructure challenges, and climate-related disruptions affecting the country during 2025. The institution maintains its position as one of Madagascar's leading MSME-focused financial institutions while continuing to expand digital finance and rural outreach initiatives.



The majority of borrowers are women, reflecting the institution's strong commitment to inclusive finance and gender-balanced economic participation. At the same time, AccèsBanque Madagascar maintains high operational efficiency while supporting entrepreneurship, local development, and financial inclusion across both urban and rural markets.

Agriculture and rural finance remain strategic priorities, particularly as borrowers face increasing exposure to cyclones, droughts, and changing rainfall patterns. Through its lending activities, the bank supports farmers, agro-entrepreneurs, and local value chains that are essential for food security and rural livelihoods.

Environmental sustainability and operational resilience advance significantly during the year. The headquarters operate entirely on solar power, while several branches use hybrid solar systems to reduce dependence on an unstable electricity grid and improve energy efficiency. The bank strengthens its ESG governance and improves environmental and social risk management, reinforcing its commitment to sustainable banking.



AB Rwanda

AB Rwanda operates within one of the region's strongest-performing economies, benefiting from continued growth in services and industrial activity. Agriculture remains a central sector, sustaining demand for agro-finance and rural lending solutions.

The bank strengthens its market position through agriculture-focused financing, robust client protection practices, and financial products tailored to local agricultural and business cycles. Lending to farmers and agro-entrepreneurs remains strategically important, supporting food systems, rural livelihoods, and the resilience of local economies.

During the year, AB Rwanda enhances client engagement by improving its complaint-handling mechanisms and expanding digital customer interaction channels. These initiatives enable clients to raise concerns more easily while promoting transparency, responsiveness, and trust in the institution.

The bank also invests in financial and digital literacy initiatives to improve access to financial services and build customer confidence in digital banking. Combined with strong operational performance, these efforts reflect AB Bank Rwanda's commitment to inclusive finance, customer-centric banking, and sustainable growth.

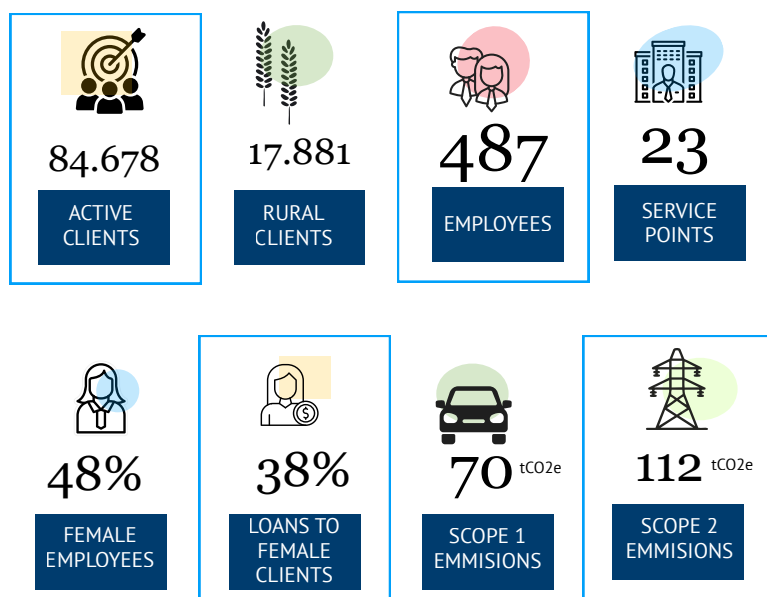


Zachary Raymond
Chief Executive Officer



Throughout 2025, AB Rwanda remained focused on operating with integrity, transparency, and providing financial solutions to underserved individuals and businesses. Through our lending, saving, and customer-centred financial solutions, we helped entrepreneurs build sustainable businesses, enhanced digital access, and advanced initiatives that improve the daily lives of our customers. On the other hand, we strengthened our governance structure, invested in our people, and implemented operational practices to ensure transparency, responsibility, and ethical conduct throughout the bank.

At AB Rwanda, we believe that financial inclusion promotes both economic success and social progress. Our focus remains on providing financial service to micro, and agro customers, utilizing digital advancement, and building a society where business thrive, and people achieve financial security. I invite you to read about our progress and achievements in this report. I extend my sincere appreciation to our staff, customers, partners, and stakeholders for their continued trust and collaboration as we work together to build a more inclusive, resilient, and sustainable financial institution in Rwanda.





AB Bank Zambia

Throughout the reporting year, AB Bank Zambia advanced its "Vision 2026" through operational efficiency measures, digitalisation initiatives, and expanded outreach to MSMEs and underserved client groups.

Zambia's economic environment improved during 2025, supported by stronger copper production, agricultural recovery, and progress in debt restructuring.

Improving operational efficiency and accelerating digital transformation remained key strategic priorities throughout the year. The Bank established centralised account opening and loan approval centres to streamline processes and enhance the customer experience, while the relaunch of the eTumba mobile wallet expanded access to digital financial services, particularly for underserved populations.



47.059

ACTIVE
CLIENTS



14.493

RURAL
CLIENTS



483

EMPLOYEES



11

SERVICE
POINTS



54%

FEMALE
EMPLOYEES



55%

LOANS TO
FEMALE
CLIENTS



282^{tCO₂e}

SCOPE 1
EMISSIONS



112^{tCO₂e}

SCOPE 2
EMISSIONS



Maximo Mulenga
Chief Executive Officer



In fulfilling our fiduciary duty, AB Bank Zambia continues to work towards offering financial products and services that support the creation of long-term value for our investors, shareholders and esteemed clients. It is for this reason that we are committed to the integration of Environmental, Social and Governance (ESG) principles into our strategy and day-to-day operations.

Over the past year, we have made meaningful progress towards reducing our environmental footprint, strengthening the resilience of our operations, and investing in technologies and partnerships that support a more sustainable future for businesses and the world at large.

We recognize that risks such as climate related disruptions, evolving regulations, and shifting stakeholder expectations demand agility and transparency, reinforcing the need to embed sustainability in every decision we make.

In the coming year, our priorities are clear: to accelerate our emissions reduction efforts, advance paper-saving through digital workflows, deepen our engagement with communities and partners, and further embed responsible practices across our value chain. We will take bold, measured steps to ensure we grow responsibly while contributing positively to the world around us.

Thank you for your continued trust and support.

Sustainability became more deeply embedded in the Bank's operations during the year. AB Bank Zambia strengthened its ESG governance, integrated environmental and social risk assessments into lending decisions, and measured operational greenhouse gas emissions for the first time. Investments in solar energy and digitalisation further support the Bank's long-term sustainability roadmap and operational resilience.

Financial inclusion remains central to the Bank's business model. The Bank supported 11,107 women borrowers with an outstanding portfolio of ZMW 201.4 million and financed 4,379 young entrepreneurs, while complementing access to finance with financial literacy initiatives delivered in partnership with local organizations.

AB Bank Zambia also invests in its people, employing 483 staff, with women representing 54% of the workforce. During the year, 88 women were promoted, while employees received training in ESG, client engagement, risk management, and responsible banking.

Through strong financial performance, digital innovation, responsible finance, and community engagement, AB Bank Zambia creates sustainable value for its customers, employees, and the neighborhoods it serves.



AccessBank Liberia



AccessBank Liberia delivered strong growth in 2025, supported by an improving macroeconomic environment and its continued focus on financial inclusion. The Bank increased its net loan portfolio by 29% and customer deposits by 20%, serving more than 21,100 loan clients through a network of 10 branches across five counties. With a 40% market share in Liberia's microfinance sector, AccessBank Liberia remains one of the country's leading providers of financial services to micro and small businesses.



Vezele Gbogie
Chief Executive Officer



40.465*

ACTIVE
CLIENTS

* based on number
of accounts



6.133

RURAL
CLIENTS



353

EMPLOYEES



34%

FEMALE
EMPLOYEES



70%

LOANS TO
FEMALE
CLIENTS



10

SERVICE
POINTS



2025 was a year of opportunity for AccessBank Liberia. As the country's economic environment became more stable, we remained focused on what matters most—supporting entrepreneurs, expanding financial inclusion, and building a stronger, more resilient institution.

Our growth is driven not only by strong financial performance, but also by the trust our clients place in us every day. We continue to serve thousands of micro and small businesses, with women representing nearly 70% of our client base. By investing in entrepreneurs, we help create jobs, strengthen families, and contribute to Liberia's economic development.

We also made important progress in improving the way we serve our clients. Investments in digital solutions, automated lending processes, and customer experience make our services faster, more efficient, and more accessible. At the same time, we strengthen our commitment to responsible banking through the Client Protection Pathway, staff development, and community engagement initiatives.

Looking ahead, we will continue investing in innovation, our people, and the communities we serve. Our ambition is not only to grow the Bank, but to create lasting value by helping individuals and businesses build more secure and prosperous futures.

I would like to thank our clients, employees, shareholders, and partners for their continued confidence and support. Together, we are building a stronger and more inclusive financial future for Liberia.



The Bank's portfolio reflects its strong commitment to entrepreneurship and inclusive finance. Microfinance clients represent 91% of all borrowers, while women account for nearly 70% of the client base, demonstrating the Bank's important role in supporting female entrepreneurs and economically active households. During the year, ABL recorded an unaudited profit after tax of USD 2.04 million and maintained stable portfolio quality.

Digital transformation remains a key strategic priority. Around 90% of repeat microloans are processed through an automated credit-scoring system, while digital field and recovery applications streamline loan origination and collections. The Bank further expands biometric ATM services and Mobile Money solutions, including a school fee payment platform, improving customer convenience and operational efficiency.

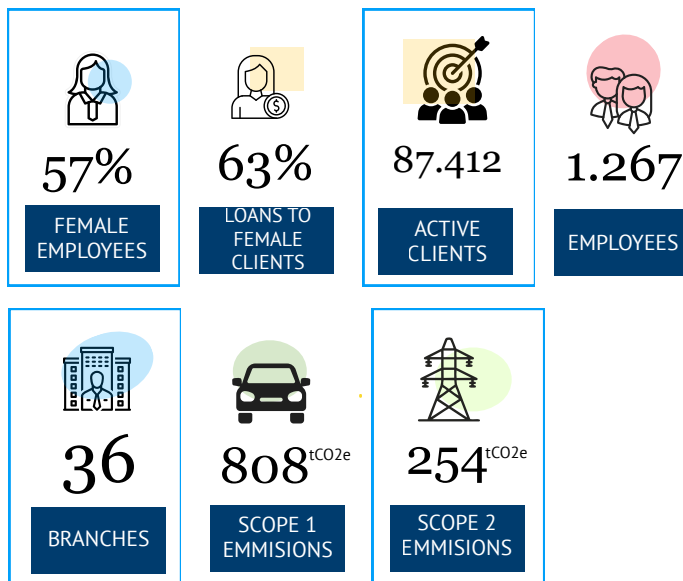
Investment in people remains central to the Bank's success. Of its 359 employees, 287 participated in training programmes, while 106 employees progressed through promotions or lateral career moves during the year. The Bank maintains low staff turnover, comprehensive health insurance, strong workplace safety standards, and a culture of continuous learning. Although environmental initiatives remain at an early stage, AccessBank Liberia improved its operational efficiency by connecting nine branches to the national power grid, optimizing generator capacity, and introducing energy-saving measures, resulting in approximately USD 33,000 in energy cost savings.

The Bank also remains committed to corporate social responsibility. Through its "Giving Back to the Community" initiative, funded by the Access Fitness Challenge prize, AccessBank Liberia supported 283 students and persons with disabilities with educational materials, hygiene products, and food assistance. Together with its strong support for microentrepreneurs and women-owned businesses, these initiatives demonstrate the Bank's contribution to inclusive economic growth and social development across Liberia.

AB Microfinance Bank Nigeria



AB Microfinance Bank Nigeria maintained strong portfolio growth and expanded its services to traders, entrepreneurs, and small businesses across urban markets during 2025. Nigeria's operating environment gradually stabilized throughout the year, supported by stronger GDP growth, recapitalization efforts within the banking sector, and improved investor confidence, although inflation and exchange-rate pressures kept affecting households and businesses.



Paweł Wódz
Chief Executive Officer

“

At AB Microfinance Bank Nigeria, sustainability is an integral part of our mission, not a separate initiative. By providing responsible financial services to micro and small businesses, we contribute to financial inclusion, job creation and sustainable economic development. We also focus on responsible lending, strong governance, efficient use of resources and building a resilient institution that can create lasting value for our customers, employees, shareholders and society.

Beyond embedding sustainability into our core business and mission, the Bank actively supports selected long-term community initiatives that address pressing social challenges. Since 2023 in partnership with the Women's Rights and Health Project (WRAHP), we have been helping combat period poverty, promote menstrual health education, and reduce the stigma surrounding sexual abuse among thousands of teenage girls in selected schools across Lagos. Since 2021 we also been working with the Don Bosco Child Protection Centre to create brighter futures for homeless street boys by supporting vocational training and pathways to sustainable employment, helping them build independent and productive lives.

Looking ahead, our priorities are clear. We will accelerate digital transformation, deepen financial inclusion for micro and small enterprises, strengthen asset quality, enhance customer experience, and embed sustainability more firmly into our business model. We remain committed to building an institution that is not only profitable, but principled on planet and people-one that creates long-term value for customers, employees, shareholders, and the societies in the regions we serve

Customer trust remained at the heart of the Bank's operations. Alongside providing access to credit and savings products, ABN continued to strengthen customer protection practices, reinforce sound risk management, and maintain high governance standards. These efforts support the Bank's long-term objective of building sustainable relationships with its clients while maintaining a resilient and well-managed institution.

Responsible banking is embedded throughout the Bank's operations. Environmental and social considerations are integrated into credit assessment through structured ESG screening, climate risk evaluation, and the application of a financing exclusion list. In 2025, ABN further strengthened its governance by enhancing sustainability oversight, monitoring environmental and social risks throughout the lending cycle, and completing the Client Protection Pathway assessment with Cerise+SPTF, reinforcing its commitment to transparent and client-centred banking practices.

The Bank continued expanding digital banking services while using technology to streamline loan origination, improve operational efficiency, and enhance customer engagement. Alongside digital innovation, ABN invested in financial literacy and customer education, helping clients adopt digital channels safely and make informed financial decisions. These efforts supported broader financial inclusion while reinforcing customer trust.

By combining financial discipline, digital innovation, responsible lending, and strong governance, AB Microfinance Bank Nigeria continues to create opportunities for entrepreneurs while contributing to a more inclusive, resilient, and sustainable financial sector in Nigeria.





04

Voices From our Network



Ms. Theresa Mutale
Tailoring & Retail Business

“

My greatest achievement is seeing my business grow beyond tailoring into retail, teaching and creating opportunities for others.

Ms. Mutale is a tailor and designer who serves customers of all ages. She learned tailoring while volunteering at the Zambia National Service (ZNS) Clothing Factory and later decided to start her own business. After initially working from home, she moved to Northmead Market in 2004, where she was able to attract more customers and grow her income.

In 2025, she opened an account with [AB Bank Zambia](#) and received her first business loan. The financing helped her purchase a wider range of sewing materials and fabrics, allowing her to meet customer demand more consistently. After successfully repaying the loan, she qualified for a second loan, which enabled her to take on larger orders, including the production of school uniforms.

Today, Ms. Mutale combines tailoring with the sale of sewing materials and accessories, creating an additional source of income for her business. As a widow and the sole provider for her five children, the growth of her business has helped her better support her family and pay for her children's education.

Ms. Mutale has also shared her skills with others, providing training to several aspiring tailors over the years. Looking ahead, she hopes to move to a larger workspace, employ additional staff, and continue growing her business through banking services suited to her needs.

“

If I had not received financing, my business would not be where it is today.

If you are able to repay, take a loan, it can make a big difference.



ANDRIAMISOA Mandresinirina –
Agribusiness and Restaurant Owner

ANDRIAMISOA Mandresinirina is an entrepreneur operating in the agribusiness and restaurant sectors in Antananarivo. He became a client of the Bank in 2021 after personal recommendations and positive feedback shared by others on social media.

According to Mr. Mandresinirina, the trust placed in him by the Bank and the support provided by [AccèsBanque Madagascar](#) have contributed to positive changes in his professional life. Thanks to the financing he received, he was able to expand and diversify his activities.

Mr. Mandresinirina encourages other entrepreneurs to make use of banking services, such as loans, to start or grow their businesses

“I started poultry and pig farming in 2016. Over time, my business gradually grew, and in 2021 I applied for financing from AccèsBanque to further develop this activity. I then entered the restaurant business in 2022. AccèsBanque was the first institution to respond positively to my request among the banks and microfinance institutions I approached. Since then, my business has continued to grow, and I have been contacted by other banks. However, I chose to remain with AccèsBanque because I greatly value our collaboration.”



“

I hear people saying that bank money is bad and that if you take it, your business can break down. But I say that is a big lie. Only people who take the money and forget the purpose for which they took it would make such excuses for misusing it. Many of them spend the money on furniture, big TVs, and other comforts, instead of investing it in the business for which they took the loan.

Jimah K. David, owner of Ma Fata Business Center located in Waterside, named his business after his beloved wife as a symbol of partnership and family commitment. Before owning a shop, Jimah sold shoes on tables and sometimes carried them in his hands around the streets. Through persistence and hard work, he later secured a small shop, but he needed additional capital to truly expand.

In 2024, after hearing that [AccessBank Liberia](#) supports small businesses to grow, he approached the bank and accessed a loan of 100,000 LRD to strengthen and expand his operations. “It was the best decision I have ever made,” he says.

With proper investment of the loan into his business, Jimah experienced significant growth.



Jimah K. David - Store Owner

Today, he owns two stores, has built his own house, and is able to comfortably support his children, his wife, and his household.

He concludes with gratitude:

“God bless AccessBank Liberia for supporting our businesses.”

“



Elizabeth Kumuyi
Senior Admin Officer

Energy reliability is essential to financial service delivery, but how that energy is managed also defines an institution's environmental footprint. My responsibility is to oversee energy management across our facilities, ensuring operational continuity while improving efficiency and reducing environmental impact. For institutions operating across multiple locations, energy consumption is both a cost driver and a sustainability consideration. Managing it requires structure, discipline and long-term planning. We monitor generator runtime, system performance, fuel consumption and energy usage. By optimising usage patterns and improving maintenance scheduling, we at [AB Microfinance Bank Nigeria](#) reduce waste and extend the equipment's lifespan.

Improved energy oversight contributes to lower fuel consumption, reduced carbon emissions, decreased operational disruptions and improved cost efficiency. Every hour of optimised generator use reduces emissions. Every efficiency improvement strengthens our environmental responsibility and financial performance. Sustainability is not a single initiative; it is an ongoing operational commitment.

Our focus is continuous improvement, integrating smarter energy solutions, training, monitoring systems, and supporting the organisation's broader sustainability objectives. Through disciplined energy management, we are enhancing resilience, reducing environmental impact, and building a more sustainable institution.



My dream is to open more branches, and I know I will need my bank's support to achieve it. We have built a good relationship over the years, and with the higher loan limits now available, I feel confident that I can continue growing my business and reach my goals.



Grace Mukandoli

Ms. Grace Mukandoli is married and a mother of two kids, she lives with her family in Kigali. She sells clothes, bags, and jewelry known as “Made in Rwanda products”.

Founded in 2005, Grace's business was driven by her love for designing and making clothes from traditional Rwandan materials. What began as a personal passion quickly transformed into a business opportunity as many people, especially tourists, became interested in local products. Over time, demand increased, allowing her business to expand. Today, Grace owns three shops in Kigali, each employing one person.

Like many small business owners, Grace faced significant challenges during the COVID-19 pandemic. Her business was unable to operate normally, resulting in substantial financial losses. However, with the support of AB Rwanda's loan, she was able to stabilize her business, recover from this difficult period, and eventually return to profitability as soon as the economic activities resumed.

What primarily motivated Grace to choose [AB Rwanda](#) was the speed of its loan disbursement process and its strong commitment to supporting small businesses in their development. Unlike other banks, she can get a loan in a week and without providing much collateral.

Grace values the support of staff who are always ready to help and attentive to her needs. She also makes active use of the digital services, which have greatly simplified loan repayment — she can now settle instalments from anywhere, without visiting a branch.

Thanks to AB Rwanda, Grace's business has experienced significant growth. She started with a single small shop, and today she successfully manages three branches in Kigali. The loan enabled her to expand, reach a wider customer base, and strengthen her brand in the local market.

ANNEX

Data as of December 2025



	ALL	HQ	ABM	ABZ	ABN	ABL	ABR
Number of Employees	3,515	40	885	483	1,267	353	487
Number of non-standard employment (temporary employment, part time, on call, internship, external contracts)	4,802	-	4,760	5	5	6	26
Number of service points (Branches/Outlets)	120	-	40	11	36	10	23
Did the Bank has any collective dismissals of more than 10% of the workforce that resulted in more than 10 employees being collectively dismissed during the reporting period (y/n)	no	no	no	no	no	no	no
% female employees	54%	50%	47%	54%	57%	66%	48%
Number of female employees	1,627	20	473	220	541	121	252
Number of male employees	1,889	20	412	263	726	233	235
Number of female board members	12	-	6	1	1	2	2
Number of male board members	33	6	8	5	6	5	3
Number of female C-level managers	8	-	6	-	-	1	1
Number of male C-level managers	22	2	4	4	4	5	3
Number of female middle level managers	520	2	467	8	19	8	16
Number of male middle level managers	511	5	408	19	42	21	16
Number of employees hired during the year	687	-	262	85	127	35	178
Number of employees who left during the year - voluntarily	503	1	120	83	237	19	43
Number of employees who left during the year - involuntarily	258	-	157	15	50	25	11
Annual Percent Attrition (%)	26	2,70%	31%	19%	25,08	12,20%	11%
Gender Pay Gap %	13%		13%	18,45%	7,50%	24,63%	14%
Number of staff trained	2,913	14	1,010		1,315	287	287
Annual staff training expenses	265.112	17.261	55.956	72.526	47.390	37.579	34.400
Number of staff trained on:							
Debt collection procedure	743	-	52	266	103	101	221
Collateral policies	691	-	-	266	103	101	221
Selecting suitable products, services and chanel for clients	832	-	414	3	118	76	221
Client engagement	788	-	225	47	118	177	221
ESMS	1.380	1	4	12	876	-	487
Fire Safety and First Aid	1.104	-	15	-	1.089	-	-
Code of Conduct or other topics covered in HR policy	919	-	142	91	112	287	287
Total number of training hours - classroom	3,423	600	988	-	960	76	799
Total number of e-learning courses taken by employees	14.304	500	6.260	67	25	4.158	3.294
Number of employees promoted	921		75	211	295	69	271
Number of female employees promoted	419	45%	68	88	117	-	146
When was HR policy last updated or reviewed (year)	-	-	2014	2025	2025	-	2024
Existence of annual employee survey (y/n)	-	-	yes	no	yes	no	no
% of employees responding to the survey	-	-	n/a	n/a	30,8%	n/a	n/a

Number Of Clients	Rural	Urban	Grand Total
ABL	4.089	38.467	42.556
ABM	21.548	83.732	105.280
ABN	-	87.412	87.412
ABR	17.881	66.797	84.678
ABZ	14.493	32.566	47.059
Grand Total	58.011	308.974	366.985

General	ALL	ABM	ABR	ABZ	ABL	ABN
Was ESMS updated or reviewed during the reporting period (y/n)		Yes	No	No	No	No
Any changes in personel/management responsible for ESG matters during the reporting period (y/n)		Yes	No	No	No	No
Corporate Social Responsibility Expenses for 2025 (USD)	\$ 20.141		\$ 13.724			\$ 6.417
Number of clients trained in financial literacy	30	-	-	30	-	-
Number of clients trained in digital literacy	5	-	-	5	-	-
Total number of employee labor related incidents during the reporting period (strikes, violation of labor law, labor disputes in court?)	132	128	-	4		-
In the last year, how many serious accidents/injuries or deaths have occurred on FI's property or to employees outside of FI's property while working	7	-	-	-	-	7
Number of fire drills conducted across FI in the reporting period	24	2	-	21	-	1
Number of loans rejected on basis of ESG risks during the reporting period	1	1	-	-	-	-
Number of monitoring visits carried out during the reporting period due to ESMS	225	76	-	-	-	149
Any ESG related fines/penalties during the reporting period?	-	-	-	-	-	-
How many complaints have been submitted using the grievance mechanism or via regulator in the reporting period?	548	-		371	-	177

Climate	All	ABM	ABR	ABZ	ABL	ABN
Paper consumption (Kg)	35.092	20.654	4.886	9.290	-	262
Water consumption (m3)	72.011	14.909	10.526	12.178	-	34.398
Garbage produced (Kg)	34.560	-	34.560	-	-	-
Paper recycled (kg)	14.602	9.102	-	-	-	5.500
Plastic recycled (kg)	-	-	-	-	-	-

	All	ABM	ABN	ABR	ABL	ABZ
Scope 1 Emissions (t CO2e)	1.400	240	808	70	-	282
Scope 2 Emissions (t CO2e)	880	345	254	111	-	170
Total Direct Emissions	2.280	585	1.061	182	-	452

reporting currency (USD)	total		micro < 1.000 USD		micro < 10.000		SME > 10.000	
Outstanding loan portfolio	volume	number	volume	number	volume	number	volume	number
Outstanding loan portfolio	\$ 195.551.825	249.185	\$ 55.285.048	201.131	\$ 103.914.446	112.087	\$ 30.465.752	1.519
Outstanding loan portfolio - purpose business (agro included)	\$ 171.897.556	204.873	\$ 36.703.475	161.690	\$ 97.356.763	108.187	\$ 25.030.715	1.331
Outstanding loan portfolio- purpose consumption	\$ 13.190.661	25.641	\$ 6.340.198	21.981	\$ 4.423.538	2.396	\$ 493.552	26
Outstanding loan portfolio for energy efficiency or renewable energy	\$ 32.976	682	\$ 21.878	678	\$ 16.850	21	\$ -	-
Outstanding loan portfolio to pay for education or to educational institutions	\$ 3.482.214	11.208	\$ 2.233.613	10.972	\$ 602.547	575	\$ 682.077	17
Outstanding loan portfolio to pay for healthcare or to healthcare institutions	\$ 1.485.882	683	\$ 150.798	435	\$ 717.069	389	\$ 583.301	15
Outstanding loan portfolio to pay for house or house improvement	\$ 731.439	5.840	\$ 354.602	5.697	\$ 355.643	186	\$ -	-
Outstanding loan portfolio to pay for safe drinking water and/or improved sanitation	\$ 338.518	42	\$ 10.945	25	\$ 52.016	37	\$ 286.502	5

Sector	volume	number	% volume	% number
Agriculture	\$ 19.028.950	43.522	10%	17%
Mining	\$ 310.293	231	0%	0%
Manufacturing	\$ 6.471.082	9.496	3%	4%
Energy supply	\$ 811.017	1.581	0%	1%
Water & Waste	\$ 338.518	42	0%	0%
Construction	\$ 1.932.517	2.153	1%	1%
Trade	\$ 101.038.121	113.403	52%	46%
Transport	\$ 15.686.289	8.151	8%	3%
Financial services	\$ 3.222.418	1.974	2%	1%
Real estate	\$ 4.773.952	5.285	2%	2%
Other services	\$ 38.310.451	57.822	20%	23%
Health	\$ 1.834.664	843	1%	0%
Other	\$ 1.793.553	4.682	1%	2%

Disbursement	volume	number
Loans disbursed - reporting year	\$ 249.622.757	271.100
Loans disbursed using Scoring	\$ 87.646.222	100.587
Loans disbursed through digital channels (no visit to the client)	\$ 337.584	10.244
"Green" loans disbursed (as per bank's definition)	\$ 3.331.397	5.445

Quality	ABL	ABM	ABN	ABR	ABZ
PAR30 December 2025	4.1%	4.5%	3.4%	4.2%	7.1%
PAR30 December 2024	7.1%	4.7%	3.7%	5.3%	5.4%
Deposits	\$ 20.850.731	\$ 69.757.929	\$ 24.270.971	\$ 23.588.874	\$ 31.185.383
Digital transactions % (Dec 2025)	44%	81%	95%	90%	56%
Digital transactions % (Dec 2024)	40%	79%	94%	86%	45%
Change yoy	12%	2%	1%	5%	24%

Reporting Period:

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