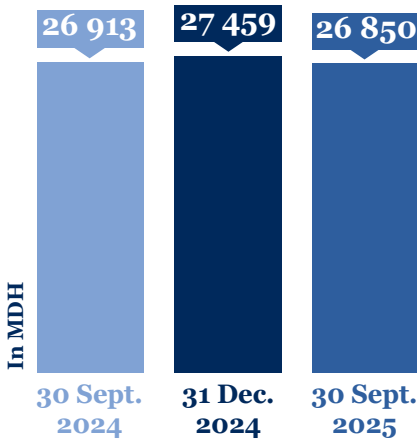


Activity indicators as of September 30, 2025

Customer receivables

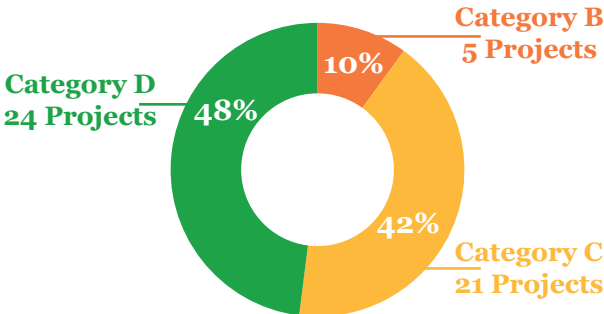


Lending activity at the end of September 2025 was positively impacted by the momentum of local investments. In this favorable context, and for the first nine months of fiscal year 2025, loan commitments and disbursements increased by approximately 50% compared to the same period of the previous year, reaching nearly 2.7 BDH and 1.8 BDH, respectively.

This financing supported the implementation of several projects with significant social and climate impact, undertaken by Territorial Communities. These projects are distinguished, overall, by their contribution to achieving the Sustainable Development Goals (SDGs) at the local level, particularly those related to reducing inequalities (SDG 10), developing sustainable cities (SDG 11), and combating the effects of climate change (SDG 13).

In this context, and in accordance with the Institution's Environmental and Social (E&S) Policy, the E&S rating results show that the majority of projects committed at the end of September 2025, i.e. 90%, are classified in "Categories D or C" and concern projects with minimal and manageable risks.

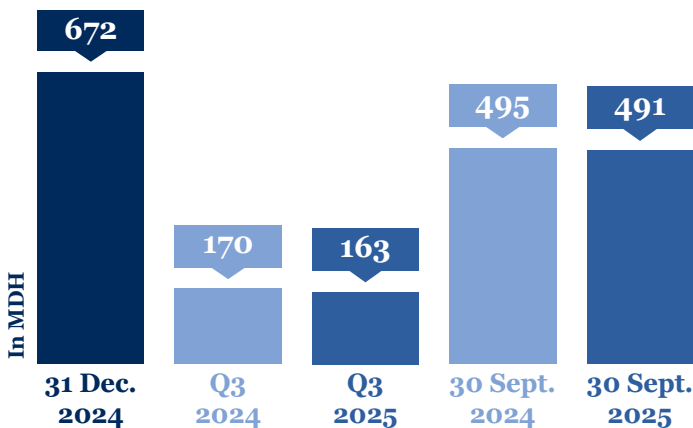
E&S rating of financed projects*



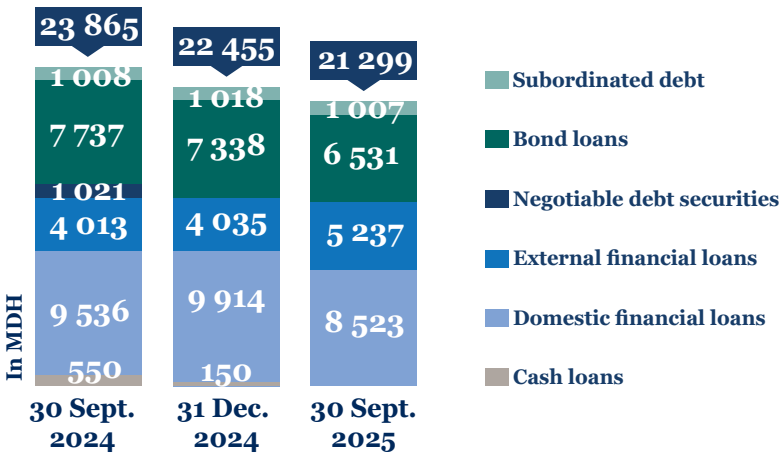
* Projects committed to the end of September 2025

Financial indicators as of September 30, 2025

Net Banking Income



Borrowing resources



True to its ongoing commitment to offering the best financing conditions to Territorial Communities, the FEC continues its efforts in implementing its financial strategy focused on mobilizing resources at competitive rates, particularly from leading international donors, whose financing represented nearly 25% of the Bank's borrowing resources as of September 30, 2025.

As a result of this commitment, net banking income reached 491 MDH at the end of September 2025, a level comparable to that recorded during the same period of the previous year.

Through these achievements, the Bank is strengthening its tailored financing offering and its commitment to supporting balanced and integrated territorial development.

The data in this press release are unaudited.