

ADVANS LA FAYETTE MICROFINANCE BANK RC 1037857

ISSUE OF UP TO ₦5,912,857,000.00 SERIES 1 (TRANCHE B) COMMERCIAL PAPER

UNDER ITS ₦20,000,000,000

COMMERCIAL PAPER ISSUANCE PROGRAMME

This Pricing Supplement must be read in conjunction with the Programme Memorandum, dated 16th June 2026 issued by Advans La Fayette Microfinance Bank Limited in connection with its ₦20,000,000,000 Commercial Paper Issuance Programme, as amended and/or supplemented from time to time (the "Programme Memorandum").

Any capitalised terms not defined in this Pricing Supplement shall have the meanings ascribed to them in the Programme Memorandum.

This document constitutes the Pricing Supplement relating to the issue of Commercial Paper Notes ("CP Notes" or the "Notes") described herein. The Notes described herein are issued on and subject to the Terms and Conditions as amended and/or supplemented by the Terms and Conditions contained in this Pricing Supplement. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Programme Memorandum, the provisions of this Pricing Supplement shall prevail.

This document has been prepared in accordance with the Securities and Exchange Commission ("SEC") Guidelines issued on December 23, 2024, regarding the issuance and treatment of commercial papers, mandatory registration, and listing of Commercial Papers, as may be amended from time to time. This document should be read carefully. If any recipient is in any doubt about its contents or the actions to be taken, such recipient should consult his/her Banker, Stockbrokers, Accountant, Solicitor or any other professional adviser for guidance immediately.

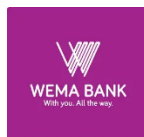
LEAD ARRANGER/ DEALER



JOINT ARRANGERS/DEALERS



RECEIVING BANK AND PAYING AGENT



THIS PRICING SUPPLEMENT IS DATED JUNE 16, 2026

SERIES 1 (TRANCHE B) PRICING SUPPLEMENT

Issuer:	Advans La Fayette Microfinance Bank (“ Advans ” or the “ Bank ”)
Lead Arranger/ Issuing and Placing Agent:	Anchoria Advisory Services Limited
Joint Issuing and Placing Agents	Cordros Advisory Services Limited Emerging Africa Capital Limited Meristem Capital Limited
Receiving Bank and Paying Agent:	Wema Bank PLC
Sponsor to the Quotation on FMDQ Exchange:	Anchoria Advisory Services Limited
Auditor:	Deloitte & Touche
Solicitor:	Detail Commercial Solicitors
Custodian:	FMDQ Depository Limited
Series Number:	1 (Tranche B)
Programme Size:	₦20,000,000,000
Aggregate Nominal Amount	₦5,912,857,000.00
Face Value:	₦5,912,857,000.00
Discounted Value:	₦4,772,267,596.47
Nominal Amount per Note:	₦1,000
Issue Price:	₦1,000
Tenor:	364 days
Maturity Date:	Monday, June 7, 2027
Final Redemption Amount:	₦5,912,857,000.00
Specified Denomination/Currency:	Nigerian Naira (₦)
Status of Notes:	Each Note constitutes a direct, unconditional, senior and unsecured obligation of the Issuer, and the Notes rank pari passu among themselves and save for certain debts mandatorily preferred by law, pari passu with other present and future senior unsecured obligations of the Issuer outstanding from time to time
Form of Notes:	Dematerialized
Source(s) of Repayment	The repayment of all obligations under the CP issuance will be funded from the cash flows of Advans La Fayette Microfinance Bank.
Quotation:	FMDQ Securities Exchange Limited

Taxation:	The Notes issued under the Programme will be zero-coupon notes and as such, will be offered and sold at a discount to Face Value. The Notes will thus not bear interest, and the Issuer will not be required to withhold or deduct tax from payments in respect of the Notes to the Note holders. However, the discount on the Notes may be taxed in accordance with applicable Nigerian tax laws
Method of Offer:	Fixed Price Offer
Book Closing Period:	The Register will be closed from 5 th June 2026 until the Maturity Date
a. Discount Rate: b. Implied Yield: c. Any Other Formula or Basis for Determining Amount(s) Payable:	19.3651% 24.0000% $PV = FV * (1 - (DR * t / \text{no. of days in the year}))$
Day Count Fraction:	Actual / Actual (actual number of days in a month and actual number of days in a year)
Business Day Convention:	Any day other than a Saturday, Sunday or a public holiday declared by the Federal Government of Nigeria, on which banks are open for business in Nigeria
Redemption/Payment Basis:	Redemption at par
Issuer's Early Redemption:	Not applicable
Issuer's Optional Redemption:	Not applicable
Other Terms Applicable on Redemption:	Not applicable
Offer Opens:	Monday, June 1, 2026
Offer Closes:	Friday, June 5, 2026
Allotment Date:	Friday, June 5, 2026
Notification of Allotment:	All applicants will be notified through an email and/or by telephone of their allotment by no later than Friday, June 5, 2026.
Issue Date:	Monday, June 8, 2026
Payment Date:	Monday, June 8, 2026
Details of Bank Account(s) to which Payments are to be made in Respect of the Notes:	Bank Name: Advans La Fayette Microfinance Bank Ltd – Commercial Paper Bank: Wema Bank Plc Acc No: 0127787604
Settlement Procedures and Settlement Instructions:	Purchases will be settled via direct debit, electronic funds transfer (NIBSS, NEFT, RTGS etc.)
Delivery Date:	The total amount received will be lodged with the Central Securities Depository no later than 1 month after the settlement date
Issuer Rating:	Agusto (Bbb-) DataPro (BBB+)

SERIES 1 (TRANCHE B) PRICING SUPPLEMENT

MATERIAL ADVERSE CHANGE STATEMENT

Except as disclosed in this document, there has been no material adverse change in the financial position or prospects of the Issuer since 31 March 2025.

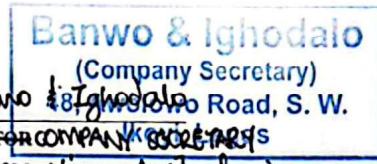
RESPONSIBILITY

The Issuer and its Board of Directors accept responsibility for the information contained in this Pricing Supplement, which when read together with the Shelf Prospectus and supplemental Programme Memorandum, if any, contains all information that is material in the context of the issue of the Notes.

Signed on this 16th June, 2026

For and on behalf of Advans La Fayette Microfinance Bank Limited


AWARA EL-RUTAI *on behalf of*
DIRECTOR


Banwo Ighodalo
48 Ighodalo Road, S. W.
DIRECTOR COMPANY SECRETARYS
[Andrea Vance - Agu] *Hand.*