

Opening date

July 2002

Legal form

S.A.

Capital

CFAF 4 billion

Company registration No

RCCM N° 282497 Abidjan Plateau

Registered office

Angle Rue Gourgas - Avenue Terrasson de Fougères
01 BP 4132 Abidjan 01 - CÔTE D'IVOIRE

Assets	Fiscal year 2006	Fiscal year 2007	Liabilities	Fiscal year 2006	Fiscal year 2007
CASH			INTERBANK LIABILITIES		1 514 075 416
INTERBANK PLACEMENTS	1 421 610 674	736 390 043	CUSTOMERS' DEPOSITS		
CUSTOMERS' LOANS			• SAVINGS DEPOSIT ACCOUNTS		
• PORTFOLIO OF DISCOUNTED BILLS			• TIME DEPOSIT ACCOUNTS		
• OTHER CUSTOMER CREDIT FACILITIES			• SHORT-TERM BORROWINGS		
• ORDINARY DEBTOR ACCOUNTS			• OTHER DEMAND DEPOSITS		
CURRENT SECURITIES	303 200 000	303 200 000	• OTHER TIME DEPOSIT ACCOUNTS		
INVESTMENTS IN ASSOCIATES	5 097 602 376	6 713 204 884	DEBTS EVIDENCED BY SECURITIES		
INTANGIBLE ASSETS	289 000		OTHER LIABILITIES	167 747 441	136 592 228
FIXED ASSETS			SUNDRY ACCOUNTS		
SHAREHOLDERS & ASSOCIATES	508 778 321	157 194 225	RESERVES FOR CONTINGENCIES & LOSSES		
OTHER ASSETS	497 297 525		STATUTORY PROVISIONS		
SUNDRY ACCOUNTS	8 723 019	12 098 019	SUBORDINATED LOANS AND SECURITIES	2 491 875 000	
TOTAL ASSETS	7 837 500 915	7 922 087 171	RESERVES FOR GENERAL BANKING RISKS		
			CAPITAL OR APPROPRIATIONS	4 000 000 000	4 000 000 000
			SHARE PREMIUMS		
			RESERVES	65 922 914	173 787 847
			RETAINED EARNINGS (+/-)	33 306 235	4 090 627
			NET INCOME	1 078 649 325	2 093 541 053
			TOTAL LIABILITIES	7 837 500 915	7 922 087 171

(In CFAF)



Board of Directors

Paul DERREUMAUX, Chairman

Lala MOULAYE

BANK OF AFRICA - BENIN, represented by Cheikh Tidiane N'DIAYE

BANK OF AFRICA - MALI, represented by Christophe LASSUS-LALANNE

BANK OF AFRICA - NIGER, represented by Mamadou SENE

Léon NAKA

CAURIS INVESTMENT, represented by Noël Yao EKLO

Principal shareholders

BOA GROUP S.A.	35.66%
BANK OF AFRICA - BENIN	7.50%
BANK OF AFRICA - MALI	5.00%
BANK OF AFRICA - NIGER	5.00%
BANK OF AFRICA - BURKINA FASO	5.00%
NETHERLANDS DEVELOPMENT FINANCE COMPANY (FMO)	20.00%
COLINA-VIE CI	1.83%
CAURIS INVESTMENT	8.00%
FONDS OUEST AFRICAIN D'INVESTISSEMENT	0.91%
OTHER COMPANIES	7.30%
PRIVATE SHAREHOLDERS	3.80%

Auditor

MAZARS COTE D'IVOIRE

Expenses

	Fiscal year 2006	Fiscal year 2007
INTEREST & RELATED EXPENSES	241 875 000	84 609 416
• ON INTERBANK DEBITS		
• ON CUSTOMERS' DEBITS		
• ON SECURITIES		
• OTHER INTEREST AND RELATED EXPENSES	241 875 000	84 609 416
EXPENSES ON LEASING AND RELATED TRANSACTIONS		
COMMISSION		
EXPENSES ON FINANCIAL OPERATIONS		
OTHER BANK OPERATING EXPENSES		
GENERAL OPERATING EXPENSES	426 529 910	458 283 290
• PERSONNEL COSTS		
• OTHER GENERAL EXPENSES	426 529 910	458 283 290
DEPRECIATION AND PROVISIONS		
ON FIXED ASSETS	303 677 465	20 230 535
DEFICIT ON CORRECTIONS TO SECURITIES, LOANS AND OFF-BALANCE SHEET		
EXCESS OF PROVISIONS OVER FUNDS RECOVERED FOR GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES		346 720 000
LOSSES FROM PREVIOUS YEARS		
CORPORATE INCOME TAX	2 000 000	2 000 000
RESULT	1 078 649 325	2 093 541 053
TOTAL EXPENSES	2 052 731 700	3 005 384 294

Income

	Fiscal year 2006	Fiscal year 2007
INTEREST AND RELATED INCOME	93 379 176	100 403 545
• ON INTERBANK LOANS		
• ON CUSTOMERS' LOANS		
• ON SECURITIES		
• OTHER INTEREST & RELATED INCOME	93 379 176	100 403 545
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	1 959 352 524	2 904 766 760
OTHER INCOME FROM BANKING OPERATIONS		
GENERAL OPERATING INCOME		
RECOVERY OF DEPRECIATION & PROVISIONS ON FIXED ASSETS		50 000
SURPLUS ON CORRECTIONS TO VALUE OF LOANS AND OFF-BALANCE SHEET		
SURPLUS RECOVERED ON PROVISION OF FUNDS FOR GENERAL BANKING RISKS		
EXCEPTIONAL INCOME		163 989
RESULT FROM PREVIOUS FINANCIAL PERIODS		
LOSS		
TOTAL INCOME	2 052 731 700	3 005 384 294