

AGORA

OPENING DATE

July 2002

LEGAL FORM

S.A.

CAPITAL

CFAF 5 billion at 31/12/2010

COMPANY REGISTRATION No.

RCCM N° 282497 Abidjan Plateau

REGISTERED OFFICE

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



BOARD OF DIRECTORS

Paul DERREUMAUX, Chairman

Lala MOULAYE

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

BANK OF AFRICA – MALI, represented by Mamadou SÈNE

BANK OF AFRICA – NIGER,
represented by Hachem BOUGHALEB

Léon NAKA

CAURIS INVESTMENTS, represented by Noël Yawo EKLO

PRINCIPAL SHAREHOLDERS

BOA GROUP S.A.	41.08%
BANK OF AFRICA – BENIN	7.50%
BANK OF AFRICA – BURKINA FASO	5.00%
BANK OF AFRICA – MALI	5.00%
BANK OF AFRICA – NIGER	5.00%
BANK OF AFRICA – CÔTE D'IVOIRE	0.57%
BANK OF AFRICA – SENEGAL	0.43%
NETHERLANDS FINANCE COMPANY FOR DEVELOPING COUNTRIES (FMO)	16.00%
FONDS OUEST AFRICAIN D'INVESTMENTS	0.91%
COLINA-VIE CI	1.83%
CAURIS INVESTMENTS	6.67%
OTHER COMPANIES	5.38%
PRIVATE SHAREHOLDERS	4.63%

AUDITOR

MAZARS CÔTE D'IVOIRE

ASSETS	Fiscal year 2009	Fiscal year 2010
CASH		
INTERBANK PLACEMENTS	4 879 557 362	7 687 003 427
CUSTOMERS' LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
CURRENT SECURITIES	199 426 140	38 327 055
INVESTMENTS IN ASSOCIATES	9 799 509 513	12 546 332 194
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS		152 655 000
SUNDRY ACCOUNTS		
TOTAL ASSETS	14 878 493 015	20 424 317 676

EXPENSES	Fiscal year 2009	Fiscal year 2010
INTEREST & RELATED EXPENSES	185 528 886	26 436 881
• ON INTERBANK DEBITS		
• ON CUSTOMERS' DEBITS		
• ON SECURITIES		
• OTHER INTEREST AND RELATED EXPENSES	185 528 886	26 436 881
EXPENSES ON LEASING AND RELATED OPERATIONS		
COMMISSION		
EXPENSES ON FINANCIAL OPERATIONS		
OTHER BANK OPERATING EXPENSES		
GENERAL OPERATING EXPENSES	278 894 077	410 972 953
• PERSONNEL COSTS		
• OTHER GENERAL EXPENSES	278 894 077	410 972 953
DEPRECIATION AND PROVISIONS		
ON FIXED ASSETS		273 000 000
DEFICIT ON CORRECTIONS TO SECURITIES, OF LOANS AND OFF-BALANCE SHEET		
EXCESS OF PROVISIONS OVER FUNDS OF FUNDS FOR GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES		
LOSSES FROM PREVIOUS YEARS		
CORPORATE INCOME TAX	98 688 750	193 034 500
RESULT	3 041 208 691	6 278 465 448
TOTAL EXPENSES	3 604 320 404	7 181 909 782

LIABILITIES	Fiscal year 2009	Fiscal year 2010
INTERBANK LIABILITIES		
CUSTOMERS' DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBTS EVIDENCED BY SECURITIES		
OTHER LIABILITIES	140 728 916	2 903 088 129
SUNDRY ACCOUNTS		
RESERVES FOR CONTINGENCIES & LOSSES		5 000 000
STATUTORY PROVISIONS		
SUBORDINATED LOANS & SECURITIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	5 000 000 000	5 000 000 000
SHARE PREMIUMS		
RESERVES	4 685 655 540	4 685 655 540
RETAINED EARNINGS (+/-)	2 010 899 868	1 552 108 559
NET INCOME	3 041 208 691	6 278 465 448
TOTAL LIABILITIES	14 878 493 015	20 424 317 676

INCOME	Fiscal year 2009	Fiscal year 2010
INTEREST AND RELATED INCOME	312 939 793	372 745 231
• ON INTERBANK LOANS		
• ON CUSTOMERS' LOANS		
• ON SECURITIES		
• OTHER INTEREST & RELATED INCOME	312 939 793	372 745 231
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	3 129 754 546	6 305 215 100
OTHER INCOME FROM BANKING OPERATIONS		
GENERAL OPERATING INCOME		
RECOVERY OF DEPRECIATION & PROVISIONS ON FIXED ASSETS	108 126 065	233 330 000
SURPLUS ON CORRECTIONS TO VALUE OF LOANS AND OFF-BALANCE SHEET		267 659 451
SURPLUS RECOVERED ON PROVISION OF FUNDS FOR GENERAL BANKING RISKS		
EXCEPTIONAL INCOME	53 500 000	2 960 000
RESULT FROM PREVIOUS FINANCIAL PERIODS		
LOSS		
TOTAL INCOME	3 604 320 404	7 181 909 782

(IN CFAF) AT 31.12.10, 1 EURO = 655.957 CFAF