

AGORA

Opening date: July 2002

Legal form

S.A.

Capital at 31/12/2012

CFAF 5 billion

Company registration No.

RCCM N° 282497 Abidjan - Plateau

Board of Directors at 31/12/2012

Mohamed BENNANI, Chairman
BANK OF AFRICA – BENIN,
represented by Cheikh Tidiane N'DIAYE
BANK OF AFRICA – MALI,
represented by Laurent BASQUE
BANK OF AFRICA – NIGER,
represented by Sadio Cisse
Jean François MONTEIL
Lala MOULAYE
Léon NAKA

Principal Shareholders at 31/12/2012

BOA GROUP S.A.	50.74%
NETHERLANDS DEVELOPMENT FINANCE COMPANY (FMO)	16.00%
BANK OF AFRICA – BENIN	7.50%
AUTRES ENTREPRISES	5.39%
BANK OF AFRICA – BURKINA FASO	5.00%
BANK OF AFRICA – MALI	5.00%
BANK OF AFRICA – NIGER	5.00%
FONDS OUEST AFRICAIN D'INVESTISSEMENT	0.91%
BANK OF AFRICA – CÔTE D'IVOIRE	0.57%
BANK OF AFRICA – SENEGAL	0.43%
PRIVATE SHAREHOLDERS	3.46%

Auditor

MAZARS CÔTE D'IVOIRE

Registered office

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



Assets	2011	2012
CASH		
INTERBANK LOANS	14 522 236 293	8 488 266 780
CUSTOMER LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
INVESTMENT SECURITIES	25 551 370	943 587 983
FINANCIAL ASSETS	12 505 370 796	12 594 728 589
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS	1 656 203 626	10 453 673
SUNDRY ACCOUNTS		
TOTAL ASSETS	28 709 362 085	22 037 037 025

Expenses	2011	2012
INTEREST AND SIMILAR EXPENSES		
• ON INTERBANK LIABILITIES		
• ON CUSTOMER DEPOSITS		
• ON DEBT SECURITIES		
• OTHER INTEREST AND SIMILAR EXPENSES		
EXPENSES ON LEASING AND SIMILAR OPERATIONS		
COMMISSION		
EXPENSES ON FINANCIAL OPERATIONS		
OTHER BANK OPERATING EXPENSES		
OPERATING OVERHEADS	442 086 820	476 037 940
• PERSONNEL COSTS		
• OTHER OVERHEADS	442 086 820	476 037 940
DEPRECIATION AND PROVISIONS		
ON FIXED ASSETS		626 464 976
DEFICIT ON VALUE ADJUSTMENTS TO LOANS		
& OFF-BALANCE-SHEET ITEMS		
EXCESS OF PROVISIONING OVER WRITE-BACKS		
OF GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES	397 196 026	
LOSSES FROM PREVIOUS YEARS		
CORPORATE INCOME TAX	186 040 750	42 180 750
PROFIT	14 553 568 450	6 508 241 460
TOTAL EXPENSES	15 578 892 046	7 652 925 126

Liabilities	2011	2012
INTERBANK LIABILITIES	7 062 316	6 225 884
CUSTOMER DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBT SECURITIES		
OTHER LIABILITIES	6 632 501 772	4 752 771 684
SUNDRY ACCOUNTS		
RESERVES FOR CONTINGENCIES & LOSSES		
STATUTORY PROVISIONS		
SUBORDINATED LOANS & SECURITIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	5 000 000 000	5 000 000 000
SHARE PREMIUMS		
RESERVES	2 185 655 540	2 185 655 540
RETAINED EARNINGS (+/-)	330 574 007	3 584 142 457
NET INCOME	14 553 568 450	6 508 241 460
TOTAL LIABILITIES	28 709 362 085	22 037 037 025

Income	2011	2012
INTEREST & SIMILAR INCOME	442 303 628	562 788 560
• ON INTERBANK LOANS		
• ON CUSTOMER LOANS		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME	442 303 628	562 788 560
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	8 850 128 418	7 059 627 066
OTHER INCOME FROM BANKING OPERATIONS	6 200 000	1 200 000
GENERAL OPERATING INCOME		
WRITE-BACK OF DEPRECIATION		
AND PROVISIONS ON FIXED ASSETS		29 309 500
SURPLUS ON VALUE ADJUSTMENTS TO LOANS		
& OFF-BALANCE-SHEET ITEMS		
EXCESS OF WRITE-BACKS OVER PROVISIONING		
OF GENERAL BANKING RISKS		
EXCEPTIONAL INCOME	6 280 260 000	
INCOME FROM PREVIOUS YEARS		
LOSS		
TOTAL INCOME	15 578 892 046	7 652 925 126

(In CFAF) At 31.12.12, 1 Euro = 655.957 CFAF