

AGORA

OPENING DATE: JULY 2002

LEGAL FORM

S.A.

CAPITAL AT 31/12/2013

CFAF 5 billion

COMPANY REGISTRATION

RCCM N° 282497 Abidjan - Plateau

BOARD OF DIRECTORS
AT 31/12/2013

Mohamed BENNANI, Chairman

BANK OF AFRICA – BENIN,

represented by Faustin AMOUSSOU

BANK OF AFRICA – MALI,

represented by Mamadou Igor DIARRA

BANK OF AFRICA – NIGER,

represented by Sadio CISSÉ

Jean-François MONTEIL

Lala MOULAYE

Léon NAKA

PRINCIPAL SHAREHOLDERS
AT 31/12/2013

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	2012	2013
CASH		
INTERBANK LOANS	8 488 266 780	4 758 080 833
CUSTOMER LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
INVESTMENT SECURITIES	943 587 983	844 679 990
FINANCIAL ASSETS	12 594 728 589	13 466 849 604
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS	10 453 673	
SUNDRY ACCOUNTS		
TOTAL ASSETS	22 037 037 025	19 069 610 427

EXPENSES	2012	2013
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	476 037 940	578 777 175
• PERSONNEL COSTS		
• OTHER OVERHEADS	476 037 940	578 777 175
DEPRECIATION AND PROVISIONS		
ON FIXED ASSETS	626 464 976	29 883 328
DEFICIT ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS		
EXCESS OF PROVISIONING OVER WRITE-BACKS OF GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES		500 000 000
LOSSES FROM PREVIOUS YEARS		
CORPORATE INCOME TAX	42 180 750	170 889 250
PROFIT	6 508 241 460	7 689 332 841
TOTAL EXPENSES	7 652 925 126	8 968 882 594

LIABILITIES	2012	2013
INTERBANK LIABILITIES	6 225 884	9 003 895
CUSTOMER DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBT SECURITIES		
OTHER LIABILITIES	4 752 771 684	1 593 234 234
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 (+/-)	3 584 142 457	2 592 383 917
NET INCOME	6 508 241 460	7 689 332 841
TOTAL LIABILITIES	22 037 037 025	19 069 610 427

INCOME	2012	2013
INTEREST & SIMILAR INCOME	562 788 560	374 426 525
• ON INTERBANK LOANS		
• ON CUSTOMER LOANS		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME	562 788 560	374 426 525
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	7 059 627 066	7 236 258 246
OTHER INCOME FROM BANKING OPERATIONS	1 200 000	1 200 000
GENERAL OPERATING INCOME		
WRITE-BACK OF DEPRECIATION AND PROVISIONS ON FIXED ASSETS	29 309 500	183 548 575
SURPLUS ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS		
EXCESS OF WRITE-BACKS OVER PROVISIONING OF GENERAL BANKING RISKS		
EXCEPTIONAL INCOME		1 173 449 248
INCOME FROM PREVIOUS YEARS		
LOSS		
TOTAL INCOME	7 652 925 126	8 968 882 594