

AGORA



Opening date

July 2002

Capital as at 31/12/2015

CFAF 5 billion

Board of Directors as at 31/12/2015

Mohamed BENNANI, Chairman

BANK OF AFRICA – BÉNIN, represented by
Faustin AMOUSSOU

BANK OF AFRICA – MALI, represented by
Bouchaib FACHAR

BANK OF AFRICA – NIGER, represented by
Sadio CISSÉ

Jean-François MONTEIL

Lala MOULAYE

Léon NAKA

Auditors

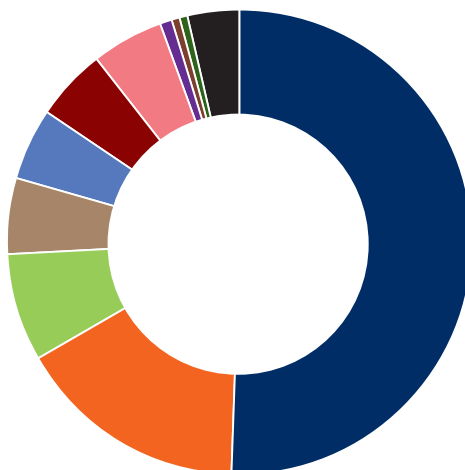
MAZARS CÔTE D'IVOIRE

Registered Office

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

Principal Shareholders as at 31/12/2015

BOA GROUP S.A.	50.74%
NETHERLANDS DEVELOPMENT FINANCE COMPANY (FMO)	16.00%
BANK OF AFRICA - BÉNIN	7.50%
OTHER COMPANIES	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%



Compared balance sheet for the past two fiscal years

(in CFAF million)

Assets	2014	2015	Yearly growth%	Liabilities	2014	2015	Yearly growth%
CASH				INTERBANK LIABILITIES	12	31	152%
INTERBANK LOANS	4 094	7 442	82%	CUSTOMER DEPOSITS			
CUSTOMER LOANS				- Savings deposit accounts			
- Portfolio of discounted bills				- Time deposit accounts			
- Other customer credit facilities				- Short-term borrowings			
- Ordinary debtor accounts				- Other demand deposits			
- Factoring				- Other time deposit accounts			
INVESTMENT SECURITIES	759	573	-25%	DEBT SECURITIES		962	
FINANCIAL ASSETS	14 663	11 788	-20%	OTHER LIABILITIES	2 314	1 201	-48%
INTANGIBLE ASSETS				SUNDRY ACCOUNTS			
FIXED ASSETS				RESERVES FOR CONTINGENCIES & LOSSES		300	
SHAREHOLDERS & ASSOCIATES				STATUTORY PROVISIONS			
OTHER ASSETS				SUBORDINATED LOANS & SECURITIES			
SUNDRY ACCOUNTS				RESERVES FOR GENERAL BANKING RISKS			
TOTAL ASSETS	19 516	19 803	1%	CAPITAL OR APPROPRIATIONS	5 000	5 000	0%
				SHARE PREMIUMS			
				RESERVES	2 186	2 186	0%
				RETAINED EARNINGS (+/-)	2 782	2 503	-10%
				NET INCOME	7 222	7 619	5%
				TOTAL LIABILITIES	19 515	19 803	1%

Compared income for the past two fiscal years

Expenses	2014	2015	Yearly growth%	Income	2014	2015	Yearly growth%
INTEREST AND SIMILAR EXPENSES				INTEREST & SIMILAR INCOME	227	309	36%
- on interbank liabilities				- on interbank loans			
- on customer deposits				- on customer loans			
- on debt securities				- on investment securities			
- other interest and similar expenses				- other interest and similar income	227	309	36%
EXPENSES ON LEASING AND SIMILAR OPERATIONS				COMMISSION			
COMMISSION				INCOME FROM FINANCIAL TRANSACTIONS	7 931	7 995	1%
EXPENSES ON FINANCIAL OPERATIONS				OTHER INCOME FROM BANKING OPERATIONS	1	1	0%
OTHER BANK OPERATING EXPENSES				GENERAL OPERATING INCOME			
OPERATING OVERHEADS	777	1 509	94%	WRITE-BACK OF DEPRECIATION & PROVISIONS ON FIXED ASSETS			
- Staff costs				SURPLUS ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS			
- Other overheads	777	1 509	94%	EXCESS OF WRITE-BACKS OVER PROVISIONING OF GENERAL BANKING RISKS			
DEPRECIATION AND PROVISIONS ON FIXED ASSETS	125	274	120%	EXCEPTIONAL INCOME	0,131	4 450	n/a
DEFICIT ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS				INCOME FROM PREVIOUS YEARS			
EXCESS OF PROVISIONING OVER WRITE-BACKS OF GENERAL BANKING RISKS				LOSS			
EXCEPTIONAL EXPENSES	0,132	3 112	n/a	TOTAL INCOME	8 159	12 755	56%
LOSSES FROM PREVIOUS YEARS							
CORPORATE INCOME TAX	35 000	241	589%				
PROFIT	7 222	7 619	5%				
TOTAL EXPENSES	8 159	12 755	56%				

(In CFAF). At 31/12/2015, Euro 1 = 655.957 CFAF