

# AGORA



## Opening date

July 2002

## Capital as at 31/12/2016

CFAF 5 billion

## Board of Directors as at 31/12/2016

Amine BOUABID, Chairman

Abderrazzak ZEBDANI

Jean-François MONTEIL

Lala MOULAYE

## 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 31/12/2016

BOA GROUP S.A.

**50.74%**

NETHERLANDS DEVELOPMENT  
FINANCE COMPANY (FMO)

**16.00%**

BOA-BÉNIN

**7.50%**

OTHER COMPANIES

**5.39%**

BOA-BURKINA FASO

**5.00%**

BOA-MALI

**5.00%**

BOA-NIGER

**5.00%**

FONDS OUEST AFRICAIN  
D'INVESTISSEMENT

**0.91%**

BOA-CÔTE D'IVOIRE

**0.57%**

BOA-SÉNÉGAL

**0.43%**

PRIVATE  
SHAREHOLDERS

**3.46%**



## Compared balance sheet for the past two fiscal years (in millions of CFAF)

ASSETS	2015	2016	VARIATION	LIABILITIES	2015	2016	VARIATION
CASH				INTERBANK LIABILITIES	31	37	19 %
INTERBANK LOANS	7 442	8 179	10 %	CUSTOMER DEPOSITS			
CUSTOMER LOANS				- Savings deposit accounts			
- Portfolio of discounted bills				- Time deposit account			
- Other customer credit facilities				- Short-term borrowings			
- Ordinary debtor accounts				- Other demand deposits			
- Factoring				- Other time deposit accounts			
INVESTMENT SECURITIES	573	387	-32 %	DEBTS EVIDENCED BY SECURITIES	962	976	1 %
FINANCIAL ASSETS	11 788	10 817	-8 %	OTHER LIABILITIES	1 201	495	-59 %
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			
<b>TOTAL ASSETS</b>	<b>19 803</b>	<b>19 383</b>	<b>-2 %</b>	SHARE CAPITAL	5 000	5 000	0 %
				SHARE PREMIUMS			
				RESERVES	2 186	2 186	0 %
				RETAINED EARNINGS (+/-)	2 503	2 622	5 %
				NET INCOME	7 619	8 067	6 %
				<b>TOTAL LIABILITIES</b>	<b>19 803</b>	<b>19 383</b>	<b>-2 %</b>

## Compared income for the past two fiscal years (in millions of CFAF)

	2015	2016	VARIATION
INTEREST INCOME	309	339	10 %
INTEREST EXPENSE			
<b>NET INTEREST INCOME</b>	<b>309</b>	<b>339</b>	<b>10 %</b>
FEE AND COMMISSION INCOME			
FEE AND COMMISSION EXPENSE			
<b>NET FEE AND COMMISSION INCOME</b>			
OTHER INCOME	7 996	8 362	5 %
<b>OPERATING INCOME</b>	<b>8 305</b>	<b>8 701</b>	<b>5 %</b>
OPERATING EXPENSES	1 783	1 788	0 %
<b>GROSS OPERATING PROFIT</b>	<b>6 522</b>	<b>6 913</b>	<b>6 %</b>
IMPAIRMENT CHARGES		-300	
EXCEPTIONAL INCOME	1 337	1 087	-19 %
<b>PROFIT BEFORE INCOME TAX</b>	<b>7 859</b>	<b>8 300</b>	<b>6 %</b>
INCOME TAX EXPENSE	241	233	-3 %
<b>NET INCOME</b>	<b>7 618</b>	<b>8 067</b>	<b>6 %</b>

At 31/12/2016, 1 Euro = 655.957 CFAF