



Opening date
July 2002

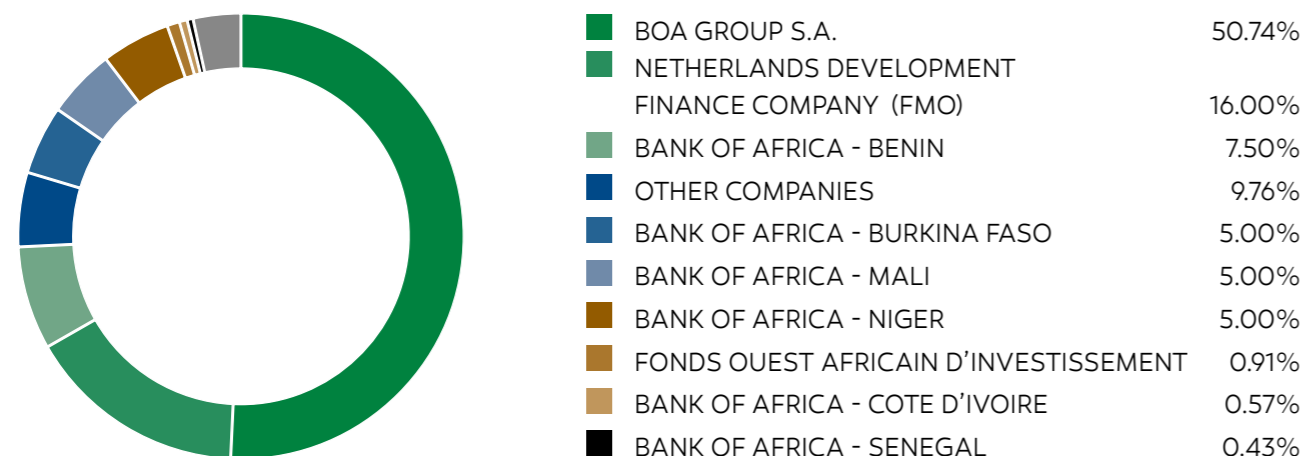


Capital as at 31/12/2020
CFAF 5 billion



Auditors
MAZARS CÔTE D'IVOIRE

Principal Shareholders as at 31/12/2020



Board of Directors as at 31/12/2020



Amine BOUABID
Chairman



Jean-François
MONTEIL



Lala MOULAYE
EZZEDINE



Laura TRAN DUC MINH
BOA GROUP S.A.
Representative



Head office

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

Compared balance sheet for the past two fiscal years

(in CFAF)

ASSETS	2019	2020	VARIATION
CASH ON HAND AND BALANCES WITH CENTRAL BANK	9,393,715,077	9,536,231,159	2%
TREASURY BILLS AND T-BONDS			
BALANCES DUE TO BANKS & FINANCIAL INSTITUTIONS			
LOANS & ADVANCES TO CUSTOMERS			
BONDS AND OTHER FIXED-INCOME SECURITIES	2,863,992,366	2,863,992,366	0%
EQUITY AND OTHER VARIABLE-INCOME SECURITIES			
SHAREHOLDERS AND ASSOCIATES			
OTHER ASSETS	311,636,281	271,412,777	-13%
INTERNAL ACCOUNTS			
EQUITY INVESTMENT & OTHER LONG TERM INVESTMENT	4,646,397,012	3,550,336,498	-24%
EQUITY SHARES IN RELATED ENTITIES			
SUBORDINATED LOANS			
TANGIBLE ASSETS			
INTANGIBLE ASSETS			
TOTAL ASSET	17,215,740,736	16,221,972,800	-6%

At 31/12/2020, 1 euro = 655.957 FCFA

(in CFAF)

LIABILITIES	2019	2020	VARIATION
CENTRAL BANK, POST	72,019	1,394,180	1,836%
BALANCES DUE FROM BANKS & FINANCIAL INSTITUTIONS			
CUSTOMER'S DEPOSITS			
DEBTS EVIDENCED BY SECURITY			
OTHER LIABILITIES	1,017,927,069	851,434,441	-16%
INTERNAL ACCOUNTS			
PROVISIONS	400,000,000		-100%
SUBORDINATED DEBT			
TOTAL SHAREHOLDERS EQUITY	15,797,741,648	15,369,144,179	-3%
SHARE CAPITAL	5,000,000,000	5,000,000,000	0%
SHARE PREMIUM			
STATUTORY RESERVE	1,485,655,540	1,485,655,540	0%
REVALUATION RESERVE			
REGULATORY PROVISIONS			
RETAINED EARNINGS	1,152,729,134	1,312,086,108	14%
PROFIT FOR THE YEAR	8,159,356,974	7,571,402,531	-7%
TOTAL DU LIABILITIES	17,215,740,736	16,221,972,800	-6%

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

INCOME STATEMENT	2019	2020	VARIATION
INTEREST INCOME AND RELATED	701,554,333	520,290,256	-26%
INTEREST EXPENSES AND RELATED	-20,576	-372,636	1711%
INCOME FROM VARIABLE-INCOME SECURITIES	8,183,624,610	8,161,595,148	0%
FEES INCOME & COMMISSION			
FEES EXPENSES & COMMISSION			
NET GAIN/LOSS FROM TRADING (HFT SECURITIES AND FX)			
NET GAIN/LOSS FROM SECURITIES AVAILABLE FOR SALE			-631,850,000
OTHER INCOME	1,200,000		-100%
OTHER EXPENSES			
TOTAL OPERATING INCOME	8,886,358,367	8,049,662,768	-9%
INVESTMENT SUBSIDY			
OTHER OPERATING EXPENSES	-541,469,393	-443,260,237	-18%
DEPRECIATION & AMORTIZATION			
NET OPERATING INCOME	8,344,888,974	7,606,402,531	-9%
COST OF RISK			
OPERATING PROFIT	8,344,888,974	7,606,402,531	-9%
NET GAIN/ LOSS FROM DISPOSAL OF ASSETS			
PROFIT BEFORE TAX	8,344,888,974	7,606,402,531	-9%
CORPORATE INCOME TAX	-185,532,000	-35,000,000	-81%
NET PROFIT FOR THE YEAR	8,159,356,974	7,571,402,531	-7%