



Opening date

October 2004

Legal form

S.A.

Capital

CFAF 1.7 billion

Company registration No.

RCM N° 200432366 Cotonou

Registered office

Boulevard Jean Paul II
01 BP 0879 Cotonou - BENIN

Board of Directors

Benoit MAFFON, Chairman
COLINA AFRICA VIE - BENIN,
represented by Mariam NASSIROU
BANK OF AFRICA - BENIN,
represented by Cheikh Tidiane N'DIAYE
UBA VIE,
represented by Venance AMOUSSOUGA
BANK OF AFRICA - NIGER,
represented by Mamadou SENE

Principal shareholders

BOA GROUP S.A.	14.24%
BANK OF AFRICA - BENIN	25.00%
BANK OF AFRICA - NIGER	7.35%
COLINA AFRICA VIE - CÔTE D'IVOIRE	14.71%
ACTIBOURSE	3.47%
COLINA AFRICA VIE BENIN	2.94%
OTHER COMPANIES	24.10%
PRIVATE SHAREHOLDERS	8.19%

Auditor

CABINET MAZARS BENIN



Assets	Fiscal year 2007	Fiscal year 2008	Liabilities	Fiscal year 2007	Fiscal year 2008
CASH			INTERBANK LIABILITIES		1 405 058
INTERBANK PLACEMENTS	239 189 027	157 835 852	CUSTOMERS' DEPOSITS		
CUSTOMERS' LOANS			• SAVINGS DEPOSIT ACCOUNTS		
• PORTFOLIO OF DISCOUNTED BILLS			• TIME DEPOSIT ACCOUNTS		
• OTHER CUSTOMER CREDIT FACILITIES			• SHORT-TERM BORROWINGS		
• ORDINARY DEBTOR ACCOUNTS			• OTHER DEMAND DEPOSITS		
			• OTHER TIME DEPOSIT ACCOUNTS		
CURRENT SECURITIES	514 958 904	514 958 904	DEBTS EVIDENCED BY SECURITIES		
INVESTMENTS IN ASSOCIATES	1 052 541 657	1 207 929 292	OTHER LIABILITIES	13 793 977	17 192 716
INTANGIBLE ASSETS	1 281 124	664 224	SUNDRY ACCOUNTS		
FIXED ASSETS			RESERVES FOR CONTINGENCIES & LOSSES		
SHAREHOLDERS & ASSOCIATES			STATUTORY PROVISIONS		
OTHER ASSETS	14 911 875	12 253 105	SUBORDINATED LOANS AND SECURITIES		
SUNDRY ACCOUNTS	25 420 000		RESERVES FOR GENERAL BANKING RISKS		
TOTAL ASSETS	1 848 302 587	1 893 641 377	CAPITAL OR APPROPRIATIONS	1 700 000 000	1 700 000 000
			SHARE PREMIUMS		
			RESERVES	22 257 642	32 865 785
			RETAINED EARNINGS (+/-)	6 169 537	8 142 825
			NET INCOME	106 081 431	134 034 993
			TOTAL LIABILITIES	1 848 302 587	1 893 641 377

Expenses	Fiscal year 2007	Fiscal year 2008	Income	Fiscal year 2007	Fiscal year 2008
INTEREST & RELATED EXPENSES			INTEREST AND RELATED INCOME	12 580 034	9 002 784
• ON INTERBANK DEBTS			• ON INTERBANK LOANS		
• ON CUSTOMERS' DEBTS			• ON CUSTOMERS' LOANS		
• ON SECURITIES			• ON SECURITIES		
• OTHER INTEREST AND RELATED EXPENSES			• OTHER INTEREST & RELATED INCOME	12 580 034	9 002 784
EXPENSES ON LEASING AND RELATED TRANSACTIONS			COMMISSION		
COMMISSION			INCOME FROM FINANCIAL TRANSACTIONS	166 344 320	174 833 500
EXPENSES ON FINANCIAL OPERATIONS			OTHER INCOME FROM BANKING OPERATIONS		
OTHER BANK OPERATING EXPENSES			GENERAL OPERATING INCOME		
GENERAL OPERATING EXPENSES	29 857 854	33 918 756	RECOVERY OF DEPRECIATION		
• PERSONNEL COSTS			& PROVISIONS ON FIXED ASSETS		
• OTHER GENERAL EXPENSES	29 857 854	33 918 756	SURPLUS ON CORRECTIONS TO VALUE		
DEPRECIATION AND PROVISIONS			OF LOANS AND OFF-BALANCE SHEET		
ON FIXED ASSETS	41 643 139	14 503 765	SURPLUS RECOVERED ON PROVISION		
DEFICIT ON CORRECTIONS TO SECURITIES, LOANS AND OFF-BALANCE SHEET			OF FUNDS FOR GENERAL BANKING RISKS		
EXCESS OF PROVISIONS OVER FUNDS RECOVERED FOR GENERAL BANKING RISKS			EXCEPTIONAL INCOME		
EXCEPTIONAL EXPENSES			RESULT FROM PREVIOUS FINANCIAL PERIODS		
LOSSES FROM PREVIOUS YEARS			LOSS		
CORPORATE INCOME TAX	1 341 930	1 378 770	TOTAL INCOME	178 924 354	183 836 284
RESULT	106 081 431	134 034 993			
TOTAL EXPENSES	178 924 354	183 836 284			

(In CFAF)