

ATTICA

Opening date: October 2004

Legal form

S.A.

Capital at 31/12/2012

CFAF 2.5 billion

Company registration No.

RCM N° CI-ABJ-2009-B-2853 Abidjan-Plateau

Board of Directors at 31/12/2012

Benoit MAFFON, Chairman

BOA GROUP S.A., represented by Mor FALL

UBA VIE, represented by Lassina COULIBALY

Jean-François MONTEIL

Principal Shareholders at 31/12/2012

BOA GROUP S.A.	75.08%
UBA VIE	11.76%
GÉNÉRALE DES ASSURANCES DU BÉNIN	4.00%
AFRICAINNE DES ASSURANCES	4.00%
OTHER COMPANY	0.40%
PRIVATE SHAREHOLDERS	4.76%

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	2011	2012
CASH		
INTERBANK LOANS	531 948 587	441 537 704
CUSTOMER LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
INVESTMENT SECURITIES	257 092 808	372 056 029
FINANCIAL ASSETS	2 022 135 655	2 071 923 725
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS		
SUNDRY ACCOUNTS		
TOTAL ASSETS	2 811 177 050	2 885 517 458

Expenses	2011	2012
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	34 231 223	50 819 781
• PERSONNEL COSTS		
• OTHER OVERHEADS	34 231 223	50 819 781
DEPRECIATION AND PROVISIONS ON FIXED ASSETS		
DEFICIT ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS		
EXCESS OF PROVISIONING OVER WRITE-BACKS OF GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES		
LOSSES FROM PREVIOUS YEARS		
CORPORATE INCOME TAX	2 000 000	3 858 000
PROFIT	169 633 621	229 375 357
TOTAL EXPENSES	205 864 844	284 053 138

Liabilities	2011	2012
INTERBANK LIABILITIES	3 281 156	4 458 181
CUSTOMER DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBT SECURITIES		
OTHER LIABILITIES	860 274 690	56 582 176
SUNDRY ACCOUNTS		
RESERVES FOR CONTINGENCIES & LOSSES	2 519 460	
STATUTORY PROVISIONS		
SUBORDINATED LOANS & SECURITIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	1 700 000 000	2 500 000 000
SHARE PREMIUMS		
RESERVES	70 311 735	87 275 097
RETAINED EARNINGS (+/-)	5 156 388	7 826 647
NET INCOME	169 633 621	229 375 357
TOTAL LIABILITIES	2 811 177 050	2 885 517 458

Income	2011	2012
INTÉRÊTS ET PRODUITS ASSIMILÉS	7 338 107	25 278 254
• ON INTERBANK LOANS		
• ON CUSTOMER LOANS		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME	7 338 107	25 278 254
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	198 526 737	256 255 424
OTHER INCOME FROM BANKING OPERATIONS		
GENERAL OPERATING INCOME		
WRITE-BACK OF DEPRECIATION AND PROVISIONS ON FIXED ASSETS		2 519 460
SURPLUS ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS		
EXCESS OF WRITE-BACKS OVER PROVISIONING OF GENERAL BANKING RISKS		
EXCEPTIONAL INCOME		
INCOME FROM PREVIOUS YEARS		
LOSS		
TOTAL INCOME	205 864 844	284 053 138