

ATTICA

OPENING DATE: OCTOBER 2004

LEGAL FORM

S.A.

CAPITAL AT 31/12/2013

CFAF 2.5 billion

COMPANY REGISTRATION

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

BOARD OF DIRECTORS
AT 31/12/2013

Benoît MAFFON, Chairman

BOA GROUP S.A, represented by Mohamed BENNANI

UBA VIE, represented by Lassina COULIBALY

Jean-François MONTEIL

Mor FALL

PRINCIPAL SHAREHOLDERS
AT 31/12/2013

BOA GROUP S.A.	75.08%
UBA VIE	11.76%
GENERALE DES ASSURANCES DU BENIN	4.00%
AFRICAINNE DES ASSURANCES	4.00%
OTHER SHAREHOLDERS	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	2012	2013
CASH		
INTERBANK LOANS	441 537 704	663 795 155
CUSTOMER LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
INVESTMENT SECURITIES	372 056 029	286 358 427
FINANCIAL ASSETS	2 071 923 725	2 210 688 725
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS		
SUNDRY ACCOUNTS		
TOTAL ASSETS	2 885 517 458	3 160 842 307

EXPENSES	2012	2013
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	50 819 781	44 975 248
• PERSONNEL COSTS		
• OTHER OVERHEADS	50 819 781	44 975 248
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	3 858 000	22 205 250
PROFIT	229 375 357	488 902 987
TOTAL EXPENSES	284 053 138	556 083 485

LIABILITIES	2012	2013
INTERBANK LIABILITIES	4 458 181	7 081 099
CUSTOMER DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBT SECURITIES		
OTHER LIABILITIES	56 582 176	40 381 120
SUNDRY ACCOUNTS		
RESERVES FOR CONTINGENCIES & LOSSES		
STATUTORY PROVISIONS		
SUBORDINATED LOANS & SECURITIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	2 500 000 000	2 500 000 000
SHARE PREMIUMS		
RESERVES	87 275 097	110 212 632
RETAINED EARNINGS (+/-)	7 826 647	14 264 469
NET INCOME	229 375 357	488 902 987
TOTAL LIABILITIES	2 885 517 458	3 160 842 307

INCOME	2012	2013
INTEREST & SIMILAR INCOME	25 278 254	29 410 435
• ON INTERBANK LOANS		
• ON CUSTOMER LOANS		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME	25 278 254	29 410 435
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	256 255 424	485 873 050
OTHER INCOME FROM BANKING OPERATIONS		
GENERAL OPERATING INCOME		40 800 000
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	284 053 138	556 083 485