

Opening date: October 2004

Legal form

S.A.

Capital as at 31/12/2014

CFAF 2.5 billion

Company registration

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

Board of Directors as at 31/12/2014

Benoit MAFFON, Chairman

BOA GROUP S.A., represented by Mohamed BENNANI

UBA VIE, represented by Lassina COULIBALY

Jean-François MONTEIL

Mor FALL

Principal Shareholders as at 31/12/2014

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

Auditor

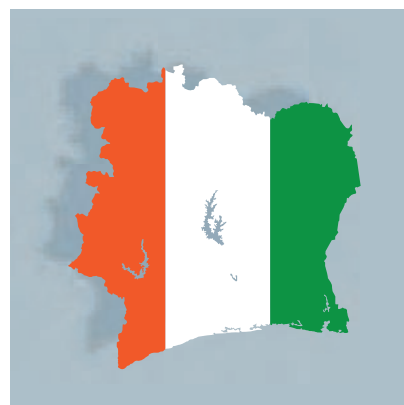
MAZARS CÔTE D'IVOIRE

Registered office

Abidjan Plateau

Angle Avenue Terrasson de Fougères - Rue Gourgas

01 BP 4132 Abidjan 01 - CÔTE D'IVOIRE



Assets	2013	2014
CASH		
INTERBANK LOANS	663 795 155	499 218 994
CUSTOMER LOANS		
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES		
• ORDINARY DEBTOR ACCOUNTS		
• FACTORING		
INVESTMENT SECURITIES	286 358 427	200 660 822
FINANCIAL ASSETS	2 210 688 725	2 735 958 725
LEASING AND SIMILAR TRANSACTIONS		
FINANCIAL ASSETS AT EQUITY VALUE		
INTANGIBLE ASSETS		
FIXED ASSETS		
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS		
SUNDRY ACCOUNTS		
CONSOLIDATED GOODWILL		
TOTAL ASSETS	3 160 842 307	3 435 838 541

Expenses	2013	2014
INTEREST AND SIMILAR EXPENSES		
• ON INTERBANK LIABILITIES		
• ON CUSTOMER DEPOSITS		
• ON DEBT SECURITIES		
• ON SHAREHOLDERS' & ASSOCIATES' BLOCKED ACCOUNTS AND ON SUBORDINATED DEBT		
• OTHER INTEREST AND SIMILAR EXPENSES		
EXPENSES ON LEASING AND SIMILAR OPERATIONS		
COMMISSION		
EXPENSES ON FINANCIAL OPERATIONS		
OTHER BANK OPERATING EXPENSES		600 000
OPERATING OVERHEADS	44 975 248	87 777 775
• PERSONNEL COSTS		
• OTHER OVERHEADS	44 975 248	87 777 775
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	22 205 250	11 689 250
PROFIT	488 902 987	557 363 159
TOTAL EXPENSES	556,083,485	657 430 184

Liabilities	2013	2014
INTERBANK LIABILITIES	7 081 099	11 435 442
CUSTOMER DEPOSITS		
• SAVINGS DEPOSIT ACCOUNTS		
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS		
• OTHER TIME DEPOSIT ACCOUNTS		
DEBT SECURITIES		
OTHER LIABILITIES	40 381 120	78 059 852
SUNDRY ACCOUNTS		
RESERVES FOR CONTINGENCIES & LOSSES		600 000
STATUTORY PROVISIONS		
EARMARKED FUNDS		
SUBORDINATED LOANS & SECURITIES		
INVESTMENT SUBSIDIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	2 500 000 000	2 500 000 000
SHARE PREMIUMS		
RESERVES	110 212 632	159 102 930
RETAINED EARNINGS (+/-)	14 264 469	129 277 158
NET INCOME	488 902 987	557 363 159
TOTAL LIABILITIES	3 160 842 307	3 435 838 541

Income	2013	2014
INTEREST & SIMILAR INCOME	29 410 435	37 075 427
• ON INTERBANK LOANS		
• ON CUSTOMER LOANS		
• ON SUBORDINATED LOANS AND SECURITIES		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME	29 410 435	37 075 427
INCOME FROM LEASING & SIMILAR OPERATIONS		
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	485 873 050	620 354 757
OTHER INCOME FROM BANKING OPERATIONS		
GENERAL OPERATING INCOME	40 800 000	
WRITE-BACK OF DEPRECIATION & PROVISIONS ON FIXED ASSETS		
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	556,083,485	657 430 184

(In CFAF). At 31.12.14, Euro 1 = CFAF 655.957.