

Opening date
October 2004

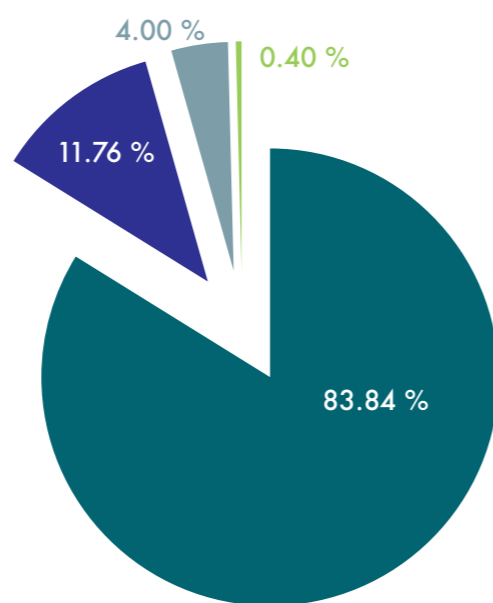
Capital as at 31/12/2017
Billion CFAF 2.5

Board of Directors as at 31/12/2017
Benoit MAFFON, Chairman
BOA GROUP S.A, represented by Amine BOUABID
SUNU, represented by Lassina COULIBALY
Jean-François MONTEIL

Auditors
MAZARS CÔTE D'IVOIRE

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

Principal shareholders as at 31/12/2017



- BOA GROUP S.A.
- SUNU
- GÉNÉRALE DES ASSURANCES DU BENIN
- PRIVATE SHAREHOLDERS

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

ASSETS	2016	2017	VARIATION	LIABILITIES	2016	2017	VARIATION
CASH				INTERBANK LIABILITIES	19		-100 %
INTERBANK LOANS	14 233	3 706	-74 %	CUSTOMER DEPOSITS			
CUSTOMER LOANS				- Savings deposit accounts			
- Portfolio of discounted bills				- Time deposit accounts			
- Other customer credit facilities				- Short-term borrowings			
- Ordinary debtor accounts				- Other demand deposit			
- Factoring				- Other time deposit accounts			
INVESTMENT SECURITIES	120	80	-33 %	DEBT SECURITIES			
FINANCIAL ASSETS	1 185	1 118	-6 %	OTHER LIABILITIES	3,002	1,142	-62 %
INTANGIBLE ASSETS				SUNDRY ACCOUNTS			
FIXED ASSETS				STATUTORY PROVISIONS			
SHAREHOLDERS & ASSOCIATES				EARMARKED FUNDS			
OTHER ASSETS				SUBORDINATED LOANS & SECURITIES			
SUNDRY ACCOUNTS				RESERVES FOR GENERAL BANKING RISKS			
TOTAL ASSETS	15 538	4 904	-68 %	CAPITAL OR APPROPRIATIONS	2,500	2,500	0 %
				SHARE PREMIUMS			
				RESERVES	287	502	75 %
				RETAINED EARNINGS (+/-)	29	15	-48 %
				NET INCOME	9,702	745	-92 %
				TOTAL LIABILITIES	15,538	4,904	-68 %

Compared income for the past two fiscal years (in CFAF million)

INCOME STATEMENT	2016	2017	VARIATION
INTEREST INCOME			
INTEREST EXPENSE			
NET INTEREST INCOME			
FEE AND COMMISSION INCOME			
FEE AND COMMISSION EXPENSE			
NET FEE AND COMMISSION INCOME			
OTHER INCOME	1,063	677	-36 %
OPERATING INCOME	1,063	677	-36 %
OPERATING EXPENSES	211	174	-17 %
GROSS OPERATING PROFIT	852	503	-41 %
IMPAIRMENT CHARGES			
EXCEPTIONAL INCOME	11,774	330	-97 %
PROFIT BEFORE INCOME TAX	12,627	833	-93 %
INCOME TAX EXPENSE	2,925	88	-97 %
NET INCOME	9,702	745	-92 %

At 31/12/2017, 1 Euro = 655.957 CFAF