

# BANQUE DE L'HABITAT DU BENIN

(BHB)

**Opening date: April 2004**

## **Legal form**

S.A. with Board of Directors

## **Capital as at 31/12/2014**

CFAF 5 billion

## **Company registration**

RB Cotonou 2007 B2267 (ancien 2003 B 1660)

## **Board of Directors as at 17/4/2015**

Georges ABALLO, Chairman

Mohamed BENNANI

Amine BOUABID

BANK OF AFRICA in Bénin, represented by Faustin AMOUSSOU

CNSS, represented by Moussa MORA JEREMIE

BENIN STATE, represented by Job OLOU

Benoît MAFFON

Abderrazzak ZEBDANI

## **Principal Shareholders as at 17/4/2015**

BOA WEST AFRICA	47.36%
BANK OF AFRICA IN BENIN	31.07%
NETHERLANDS DEVELOPMENT FINANCE COMPANY (FMO)	10.00%
BENIN STATE	4.50%
CNSS	3.00%
BHS	1.00%
LA POSTE DU BENIN	0.60%
DOSSOU MAHOUGNON	2.25%
PRIVATE SHAREHOLDERS	0.22%

## **Auditors**

FIDUCIAIRE D'AFRIQUE: JOHANNES DAGNON

MAZARS: ARMAND FANDOHAN

## **Registered office**

Boulevard de France

01 BP 6555 - Cotonou - REPUBLIC OF BENIN

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E-mail: <secbhb@intnet.bj>

**Web site: [www.banque-habitat-benin.com](http://www.banque-habitat-benin.com)**



Assets	2013	2014
CASH	74 233 063	87 236 459
INTERBANK LOANS	5 190 837 643	5 472 824 577
CUSTOMER LOANS	23 561 177 972	22 923 230 263
• PORTFOLIO OF DISCOUNTED BILLS		
• OTHER CUSTOMER CREDIT FACILITIES	9 334 290 733	7 649 276 736
• ORDINARY DEBTOR ACCOUNTS	14 226 887 239	15 273 953 527
• FACTORING		
INVESTMENT SECURITIES	812 500 000	750 000 000
FINANCIAL ASSETS	100 000 000	100 000 000
LEASING AND SIMILAR TRANSACTIONS		
FINANCIAL ASSETS AT EQUITY VALUE		
INTANGIBLE ASSETS	106 487 654	66 237 149
FIXED ASSETS	360 518 347	336 504 123
SHAREHOLDERS & ASSOCIATES		
OTHER ASSETS	204 529 163	190 735 033
SUNDRY ACCOUNTS	41 842 192	32 250 539
CONSOLIDATED GOODWILL		
<b>TOTAL ASSETS</b>	<b>30 452 126 034</b>	<b>29 959 018 143</b>

Expenses	2013	2014
INTEREST AND SIMILAR EXPENSES	1 001 321 427	932 350 586
• ON INTERBANK LIABILITIES	130 091 212	102 306 220
• ON CUSTOMER DEPOSITS	751 778 160	735 592 311
• ON DEBT SECURITIES	119 452 055	94 452 055
• ON SHAREHOLDERS' & ASSOCIATES' BLOCKED ACCOUNTS AND ON SUBORDINATED DEBT		
• OTHER INTEREST AND SIMILAR EXPENSES		
EXPENSES ON LEASING AND SIMILAR OPERATIONS		
COMMISSION	15 539 111	11 529 198
EXPENSES ON FINANCIAL OPERATIONS		
OTHER BANK OPERATING EXPENSES	1 037 062	536 590
OPERATING OVERHEADS	848 664 519	852 361 129
• PERSONNEL COSTS	391 384 555	388 568 094
• OTHER OVERHEADS	457 279 964	463 793 035
DEPRECIATION AND PROVISIONS		
ON FIXED ASSETS	93 430 379	93 337 129
DEFICIT ON VALUE ADJUSTMENTS TO LOANS & OFF-BALANCE-SHEET ITEMS	203 495 290	739 980 119
EXCESS OF PROVISIONING OVER WRITE-BACKS OF GENERAL BANKING RISKS		
EXCEPTIONAL EXPENSES	715 525	
LOSSES FROM PREVIOUS YEARS	21 425 212	56 678 995
CORPORATE INCOME TAX	75 204 000	17 108 702
PROFIT	130 807 278	
<b>TOTAL EXPENSES</b>	<b>2 391 639 803</b>	<b>2 703 882 448</b>

Liabilities	2013	2014
INTERBANK LIABILITIES	2 037 185 350	800 000 000
CUSTOMER DEPOSITS	19 480 086 648	21 109 534 344
• SAVINGS DEPOSIT ACCOUNTS	7 251 893 425	8 736 461 458
• TIME DEPOSIT ACCOUNTS		
• SHORT-TERM BORROWINGS		
• OTHER DEMAND DEPOSITS	2 616 379 649	238 368 396
• OTHER TIME DEPOSIT ACCOUNTS	9 611 813 574	9 989 388 926
DEBT SECURITIES	1 600 000 000	1 200 000 000
OTHER LIABILITIES	447 535 181	332 784 424
SUNDRY ACCOUNTS	248 174 223	253 190 089
RESERVES FOR CONTINGENCIES & LOSSES	47 596 701	89 196 291
STATUTORY PROVISIONS		
EARMARKED FUNDS	1 000 000 000	1 000 000 000
SUBORDINATED LOANS & SECURITIES		
INVESTMENT SUBSIDIES		
RESERVES FOR GENERAL BANKING RISKS		
CAPITAL OR APPROPRIATIONS	5 000 000 000	5 000 000 000
SHARE PREMIUMS		
RESERVES	91 611 097	111 232 189
RETAINED EARNINGS ( +/- )	369 129 556	480 315 742
NET INCOME	130 807 278	-417 234 936
<b>TOTAL LIABILITIES</b>	<b>30 452 126 034</b>	<b>29 959 018 143</b>

Income	2013	2014
INTEREST & SIMILAR INCOME	2 273 408 648	2 203 742 727
• ON INTERBANK LOANS	182 125 044	202 947 481
• ON CUSTOMER LOANS	2 073 132 840	1 979 679 929
• ON SUBORDINATED LOANS AND SECURITIES		
• ON INVESTMENT SECURITIES		
• OTHER INTEREST AND SIMILAR INCOME		
INCOME FROM LEASING & SIMILAR OPERATIONS	18 150 764	21 115 317
COMMISSION		
INCOME FROM FINANCIAL TRANSACTIONS	48 081 423	42 750 438
OTHER INCOME FROM BANKING OPERATIONS	26 400 685	22 650 685
GENERAL OPERATING INCOME	7 696 616	7 279 391
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		40 104
INCOME FROM PREVIOUS YEARS	36 052 431	10 184 167
LOSS		417 234 936
<b>TOTAL INCOME</b>	<b>2 391 639 803</b>	<b>2 703 882 448</b>

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