

STATEMENT OF THE BANK'S FINANCIAL POSITION AS AT 31/12/2021**I. BALANCE SHEET****XOF**

ASSETS	31/12/ 2021	31/12/ 2020
Cash and cash equivalents	230,373	469,350
Loans and receivables at amortized cost	2,797,015	2,562,608
- Interbank loans	10,412	34,802
- Loan to customers	2,368,457	2,166,679
- Loans and advances to staff	15,514	11,701
- Debt securities portfolio	396,047	342,544
- Unpaid receivables from shareholders	6,585	6,882
Equity participations	138,161	129,960
- Financial assets designated at fair value through profit or loss	10,771	10,659
- Financial assets designated at fair value through non- recyclable other comprehensive income	127,390	119,301
Adjustment accounts and other assets	115,507	35,46
- Derivative assets	88,067	20,001
- Accruals assets	16,596	3,718
- Other assets	10,844	11,744
Tangible assets	6,177	2,223
Investment properties	654	691
Intangible assets	1,154	725
Non-current assets held for sale	2,245	2,245
TOTAL ASSETS	3,291,286	3,207,265
LIABILITIES	31/12/2021	31/12/2020
Liabilities at amortized cost	2,188,700	2,125,764
- Interbank debts	7,571	2,369
- Debt represented by a security	1,539,277	1,448,907
- Other debts	641,852	674,488
Funds	114,083	97,25
Adjustments accounts and other liabilities	28,271	73,393
- Derivative liabilities	0	63,902
- Accruals liabilities	24,533	7,638
- Other liabilities	3,739	1,853
Provisions	9,182	7,784
TOTAL Liabilities	2,340,237	2,304,197
Capital	247,902	234,346
- Subscribed capital	1,103,650	1,103,650
- Callable capital	-826,230	-826,230
- Unpaid Capital	-29,009	-42,063
- Cost related to deferred release of capital	-510	-1,012
Share premium	2,622	2,622
Reserves	700,525	666,106
- Reserves allocated to development activities	76,050	76,050
- Fair value reserves on equity assets	39,664	34,225
- Reserves of cash flow hedges	22,514	20,424
- Other reserves	26	26
- Retained earnings	531,745	505,443
- Remeasurements of defined benefit liability	-298	636
- Net income for the period	30,824	29,302
TOTAL SHAREHOLDERS' EQUITY	951,049	903,074
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	3,291,286	3,207,265

II. COMPREHENSIVE INCOME STATEMENT

		XOF	
Income statement		31/12/2021	31/12/2020
Interest and related income		145,904	140,161
Interests and related charges		-85,744	-88,030
<i>Sub-total (margin on interests)</i>		<i>60,160</i>	<i>52,131</i>
Fees (income)		3,101	2,756
Fees (charges)		-1,111	-1,206
<i>Sub-total (margin on interests and fees)</i>		<i>62,150</i>	<i>53,681,9</i>
Exchange gains (a)		30,047	124,027
Exchange losses (b)		-107,822	-3,96
Gains/losses on asset hedges (c)		97,761	-103,288
<i>Net exchange gains/losses (a+b+c)</i>		<i>19,986</i>	<i>20,342</i>
<i>Sub-total</i>		<i>82,136</i>	<i>74,024</i>
Gains/ losses on financial assets designated at fair value through profit and loss		112	224
Dividends received		3,390	3,228
<i>Net banking income</i>		<i>85,638</i>	<i>77,476</i>
<i>Cost of risk</i>		<i>-30,092</i>	<i>-27,703</i>
Allocations from member States		3,200	3,200
Other operating income		461	509
Expenses related to development activities		-1,370	-2162
General operating expenses		-26,960	-21,944
- Staff costs		-16,935	-14,991
- Amortizations		-1,230	-1,172
- Other operating costs		-8,795	-5,782
Other operating expenses		-52	-73
<i>Other net operating income</i>		<i>-24,721</i>	<i>20,470</i>
Net income for the period		30,824	29,302
Items that may be reclassified subsequently to profit or loss (a)		2,090	40,969
Cashflow hedges		2,090	40,969
Items that will not be reclassified to profit or loss (b)		4,504	-10,015
Equity investments at FVOCI – net change in fair value		5,439	-9,816
Remeasurements of defined benefit liability		-935	-198
<i>Other comprehensive income for the period (a+b)</i>		<i>6,595</i>	<i>30,955</i>
Total comprehensive income		37,419	60,257