



A synergy of skills to serve Africa

ISO 9001
BUREAU VERITAS
Certification



NSIA, le vrai visage de la Banque.

INTRODUCTION TO THE NSIA GROUP



Present in **12 countries**
and a leader in Insurance
and Banking



2 Holdings
NSIA Participations
MANZI Finances



29 Subsidiaries
and **5 business**
lines



3 Banks and 2 branches
in West Africa
Côte d'Ivoire, Guinea, Bénin, Togo, Senegal
1 representative office
Paris



Nearly
3 000 employees



1
Foundation

2 strategic business areas : banking / finance and insurance

- NSIA Banque
- NSIA Finance
- NSIA Asset Management
- NSIA Assurances
- NSIA Vie Assurances



Our main shareholders in the Banking division

- MANZIMA HOLDING
- Jean Kacou DIAGOU
- Swiss Re Direct Investment Company Ltd
- MANZI FINANCES
- NSIA Participations
- NSIA Banque Côte d'Ivoire

Convinced that economic performance is inextricably linked to respect for the environment and social concerns, NSIA Group places a strong environmental and societal dimension at the heart of its identity, making it an innovative and responsible financial institution committed to inclusive and sustainable development.

DISCOVERING THE BANKING DIVISION

At NSIA Banque, we are driven by one ambition, that of offering our customers quality financial services that are both innovative and tailored to their needs and aspirations. Our mission is to offer innovative banking and financial services to as many people as possible.

Our presence in several West African countries has enabled us to forge close links with our communities and actively contribute to the economic development of our regions.

Being a trusted partner to our customers, whether they are individuals, companies or institutions, is a source of fiert for all NSIA Banque employees.

Key Figures

The NSIA Group's banking division plays an essential role within the West African Monetary Union (UMOA), holding a significant market share of 5.2% and ranking 8th among the main banking groups and among the top 5 African banking establishments in the zone*. The financial performance of the banking division at the end of the financial year ending December, 31st 2023 illustrates our solid presence and our commitment to excellence.

(In millions)	2022	2023
Net Banking Income	215€ 141 125 FCFA	234€ 153 328 FCFA
Net Income	64€ 41 765 FCFA	68€ 44 421 FCFA

*Ranking based on 2022 data

Our business lines

3 business lines to support you every day

Retail Customers

- Day-to-day banking services
- Financing (loans, property loans, etc.)
- Insurance products
- Leasing

Corporate customers

- Company financing (current needs and investments)
- Import / Export Financing
- Cash management
- Leasing

Institutional Customers

- BTCC
- Cash and payment
- Change
- Investments

Partners

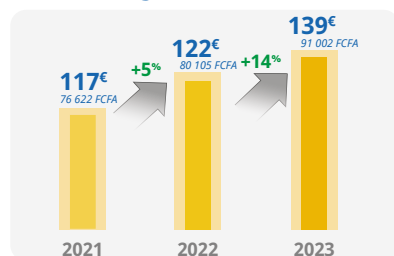


NSIA BANQUE CÔTE D'IVOIRE

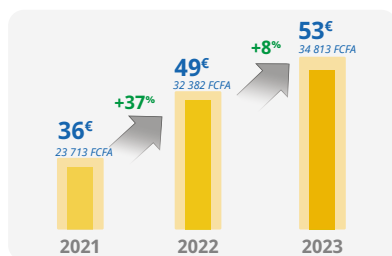
NSIA Banque CI, a bank with Ivorian capital, took over the activities of the BELGOLAISE bank in 2006. It is a commercial bank that offers services to both individuals and businesses.

The bank's financial performance

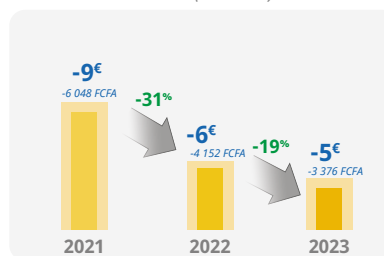
Net Banking Income (in millions)



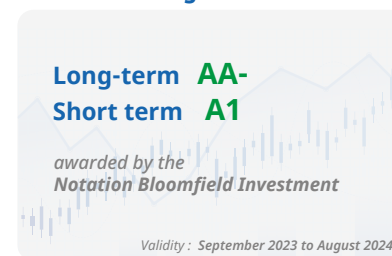
Net income (in millions)



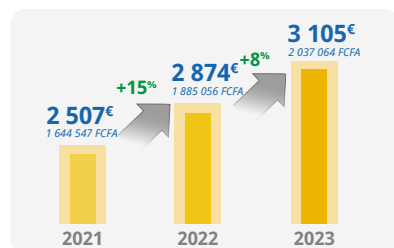
Net cost of risk (in millions)



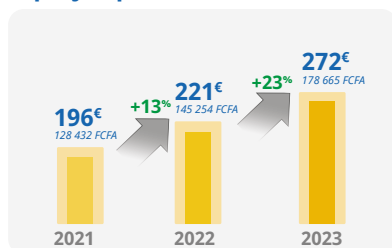
Financial rating



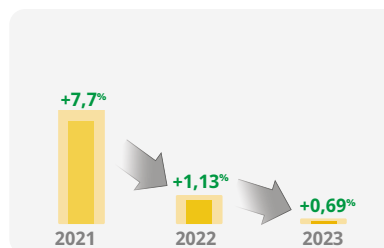
Balance sheet (in millions)



Equity capital (in millions)

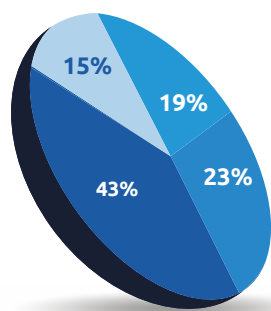


Net deterioration rate*



*Customer portfolio deterioration rate

Customer portfolio segmentation



- Large local / regional / multinational companies
- Individuals
- MSEs
- The State and public bodies

Some industries

- Energy
- Retail
- Telecommunication
- Agriculture
- Healthcare
- Construction / Infrastructure
- Education

Recap :



Ivorian Market ranking



Listed in compartment 1 of the BRVM
(West African Regional stock exchange)



+80

Agencies for our clients



01

Representative office in Paris



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AML 30000 Certification



LUCIE label ISO 26000 Accreditation



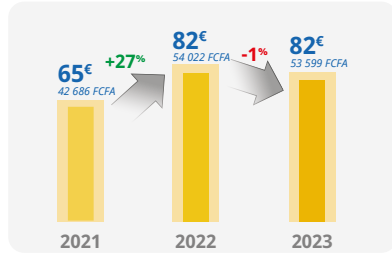
Member of Global Compact

NSIA BANQUE BENIN

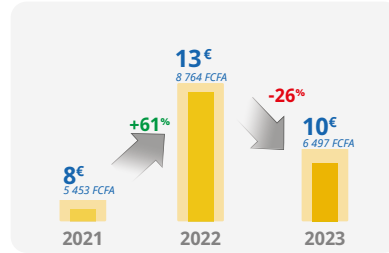
A subsidiary of the NSIA Group, NSIA Banque Bénin SA has been present in the Beninese banking landscape since 2018 after the takeover of the Frenchspeaking branch of Diamond Bank Plc. It has a share capital of thirty billion four hundred and fifty million FCFA (FCFA 30,450,000,000). NSIA Banque Bénin SA has two (02) branches : Senegal and Togo.

The bank's financial performance

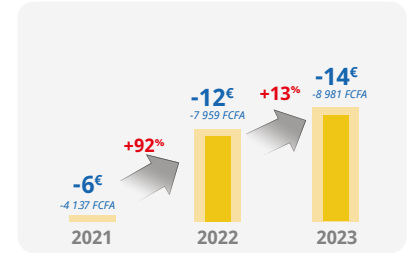
Net Banking Income (in millions)



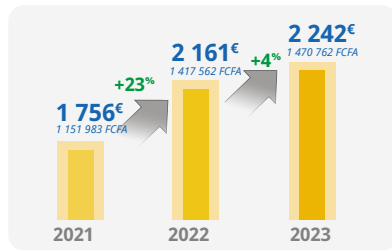
Net income (in millions)



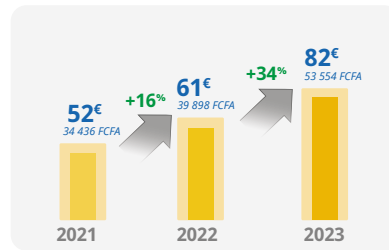
Net cost of risk (in millions)



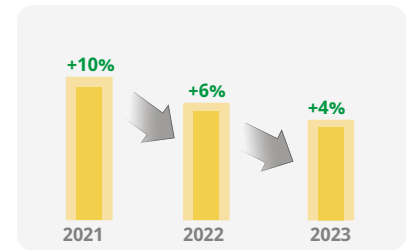
Balance sheet (in millions)



Equity capital (in millions)

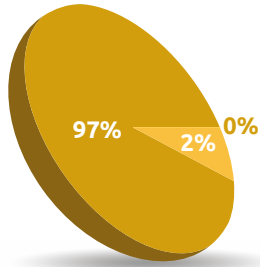


Net deterioration rate*



*Customer portfolio deterioration rate

Customer Portfolio Segmentation



- Large local / regional / multinational companies
- Individuals
- MSEs
- The State and public bodies

Some industries

- Infrastructure
- Telecommunication
- Textile
- The State and public bodies
- Trade
- Construction
- Oil & Gas
- Fishing

Recap :



Benin Market ranking



+20

Agencies for our clients



02

Branches Senegal and Togo



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NSIA BANQUE BENIN IN SENEGAL



Senegal Market ranking



+10

Agencies for our clients



01

Cash point



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NSIA BANQUE BENIN IN TOGO



Togo Market ranking



+10

Agencies for our clients



03

Cash point



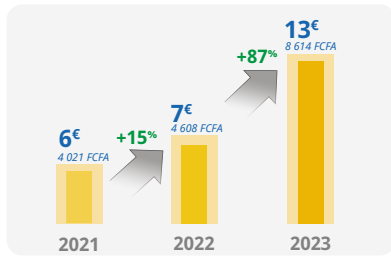
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NSIA BANQUE GUINEA

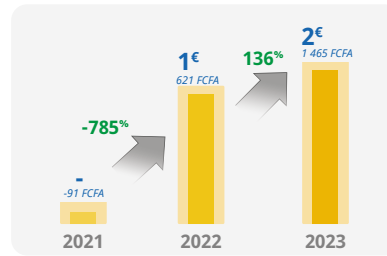
NSIA Banque was set up in Guinea in 2011 and offers different customer segments a comprehensive range of banking products and services to make day-to-day banking transactions secure, easy and, above all, efficient.

The bank's financial performance

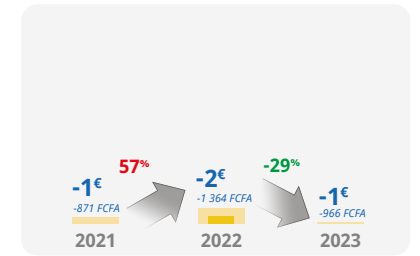
Net Banking Income (in millions)



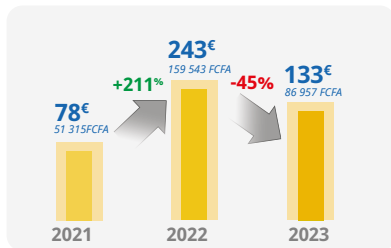
Net Income (in millions)



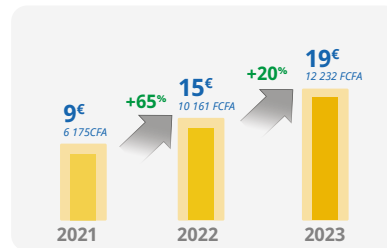
Net cost of risk (in millions)



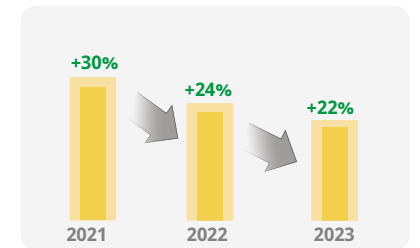
Balance Sheet (in millions)



Equity Capital (in millions)

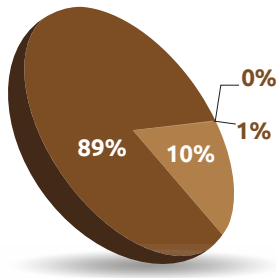


Net deterioration rate*



*Customer portfolio deterioration rate

Customer Portfolio Segmentation



- Individuals
- MSEs
- Large Companies / Local Enterprises
- Regional Enterprises
- Public Enterprises

Some industries

- Energy
- Telecommunication
- Retail
- Agriculture

Recap :



Customer resources



Balance sheet



Customer loans



06

Agencies for our clients

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