



# A synergy of skills to serve Africa

ISO 9001  
BUREAU VERITAS  
Certification



**NSIA**, the true face of Banking.



# 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 **3 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 significative 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, 31<sup>st</sup> 2024** illustrates our solid presence and our commitment to excellence.

\*Ranking based on 2023 data

(In millions)	2023	2024
<b>Net Banking Income</b>	<b>234€</b> 141 125 FCFA	<b>241€</b> 153 328 FCFA
<b>Net Income</b>	<b>65€</b> 41 765 FCFA	<b>75€</b> 44 421 FCFA

\*Ranking based on 2023 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

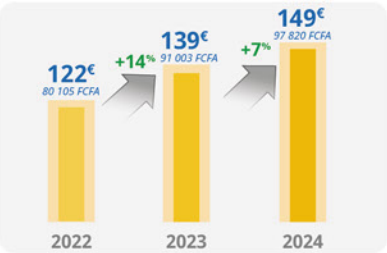


# NSIA BANQUE CÔTE D'IVOIRE

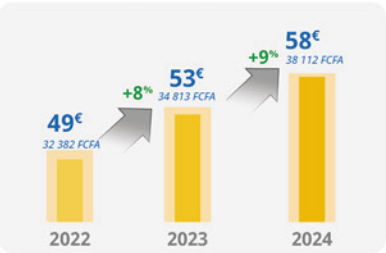
NSIA Banque CI, a bank with Ivorian capital, took over the activities of the BELGOLAISE bank in 2006. It is a commercial bank that offers services to both individuals and businesses.

## The bank's financial performance

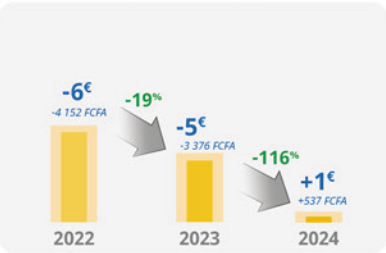
Net Banking Income (in millions)



Net income (in millions)



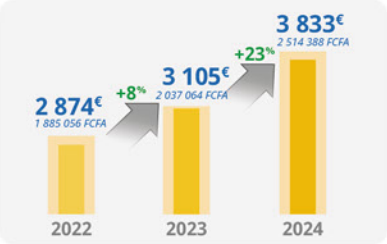
Net cost of risk (in millions)



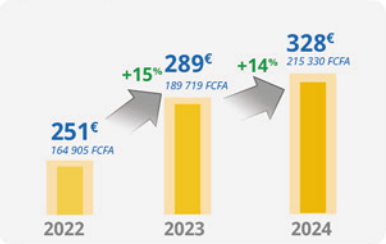
Financial rating



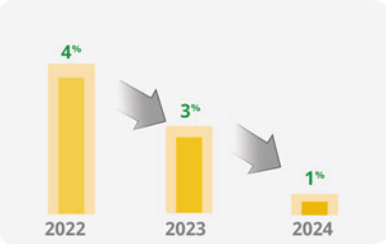
Balance sheet (in millions)



Equity capital (in millions)

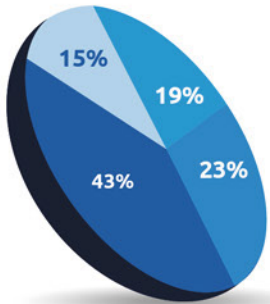


Net deterioration rate\*



\*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 customer  
resources



Ivorian Market  
ranking customer  
loans



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



+80  
Agencies for  
our clients



01  
Representative  
office in Paris



ISO 9001 Version  
2015 Certification



AML 30000  
Certification



MSI 20000  
Certification



LUCIE label ISO 26000  
Accreditation



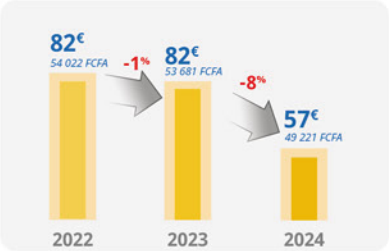
Member of Global Compact

# NSIA BANQUE BENIN

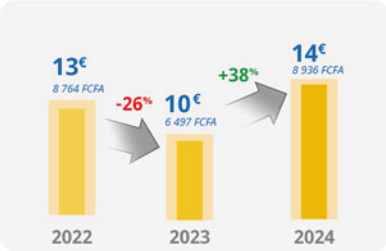
A subsidiary of the NSIA Group, NSIA Banque Benin SA has been present in the Beninese banking landscape since 2018 after the takeover of the Frenchspeaking branch of Diamond Bank Plc. It has a share capital of thirty-five billion three hundred and fifty-one million and six hundred and forty thousand FCFA (FCFA 35.351.640.000). NSIA Banque Benin SA has two (02) branches : Senegal and Togo.

## The bank's financial performance

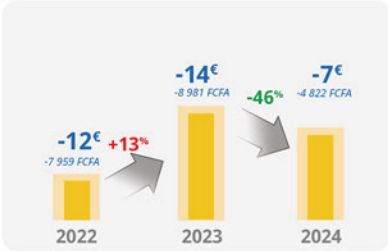
Net Banking Income (in millions)



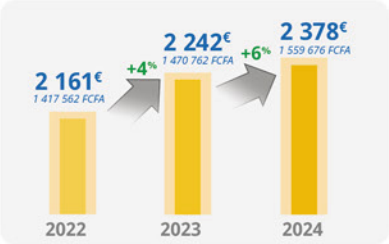
Net income (in millions)



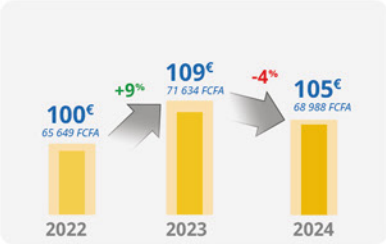
Net cost of risk (in millions)



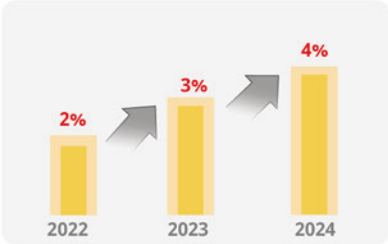
Balance sheet (in millions)



Equity capital (in millions)

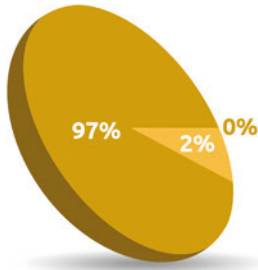


Net deterioration rate\*



\*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 in balance sheet



20

Agencies for  
our clients



01

Cash point



02

Branches  
Senegal and Togo



ISO 9001 Version  
2015 Certification

## NSIA BANQUE BENIN IN SENEGAL



Senegal  
Market ranking  
Balance sheet



12

Agencies for  
our clients



01

Cash point



ISO 9001 Version  
2015 certification



Togo Market  
ranking customer  
resources



12

Agencies for  
our clients



03

Cash point



ISO 9001 Version  
2015 Certification

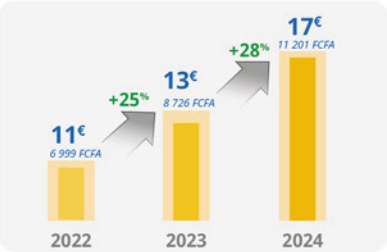


# NSIA BANQUE GUINEA

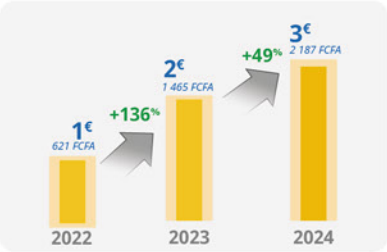
NSIA Banque was set up in Guinea in 2011 and offers different customer segments a comprehensive range of banking products and services to make day-to-day banking transactions secure, easy and, above all, efficient.

## The bank's financial performance

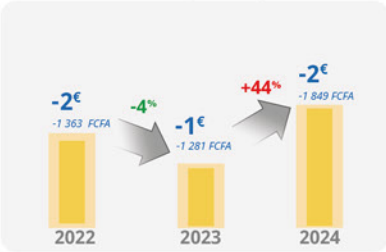
Net Banking Income (in millions)



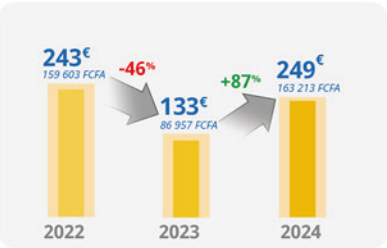
Net Income (in millions)



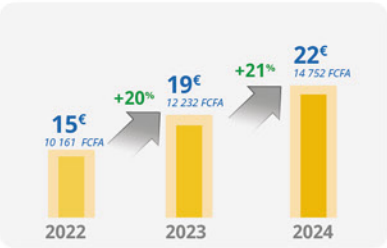
Net cost of risk (in millions)



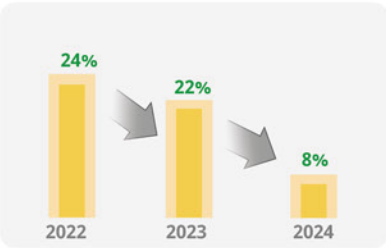
Balance Sheet (in millions)



Equity Capital\* (in millions)



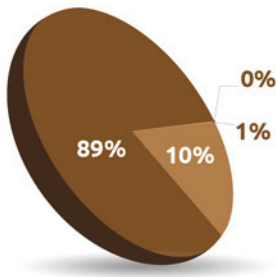
Net deterioration rate\*



\*Out of results

\*Customer portfolio deterioration rate

## Customer Portfolio Segmentation



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

### Some industries

- Energy
- Telecommunication
- Retail
- Agriculture

## Recap :



Guinean Market ranking  
Customer loans



Guinean Market ranking  
Customer resources



Guinean Market ranking  
Balance sheet



06  
Agencies for  
our clients

ISO 9001 Version 2015 Certification (in progress)

**NSIA Banque Côte d'Ivoire**

C-22 rue Goyavier, Avenue Jean Mermoz - Cocody  
01 BP 1274 Abidjan 01 - Republic of Côte d'Ivoire  
Tél : 80 200 800 - +225 27 20 20 22 00  
Email : [nsiabanque.ci@nsiabanque.com](mailto:nsiabanque.ci@nsiabanque.com)  
Site web : [www.nsiabanque.ci](http://www.nsiabanque.ci)

**NSIA Banque Benin**

76 Rue 308 Reverend Pere Colineau, Ganhi  
01 BP 955 Cotonou - Republic of Bénin  
Tél.: +229 21 31 96 00 - Fax : +229 21 31 21 42  
Email: [ecoute@nsiabanque.com](mailto:ecoute@nsiabanque.com)  
Site web : [www.nsiabanque.bj](http://www.nsiabanque.bj)

**NSIA Banque Benin, Senegal Subsidiaries**

41 rue Carnot, Dakar  
BP: 32101 Dakar Ponty - Republic of Senegal  
Tel.: +221 33 829 69 00 - Fax: +221 33 821 56 92  
Email: [ecoute@nsiabanque.com](mailto:ecoute@nsiabanque.com)  
Site web: [www.nsiabanque.sn](http://www.nsiabanque.sn)

**NSIA Banque Benin, Togo Subsidiaries**

3519, Boulevard de 13 janvier, Doulassame  
BP 3925 Lome - Republic of Togo  
Tel.: +228 22 53 10 01 - Fax. : +228 22 53 10 05  
Email: [ecoute@nsiabanque.com](mailto:ecoute@nsiabanque.com)  
Site web: [www.nsiabanque.tg](http://www.nsiabanque.tg)

**NSIA Banque Guinea**

Immeuble NSIA, Avenue de la République  
Kaloum Conakry - BP 483 Conakry  
Tél.: +224 628 68 36 21 / 628 68 36 22  
Email: [nsiabanqueguinee@nsiabanque.com](mailto:nsiabanqueguinee@nsiabanque.com)  
Site web: [www.nsiabanqueguinee.net](http://www.nsiabanqueguinee.net)



*Scan for the digital version*