




A synergy of skills to serve Africa




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
Ivory Coast, Guinea, Benin, 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 2024** illustrates our solid presence and our commitment to excellence.

*Ranking based on 2023 data

(In millions)	2023	2024
Net Banking Income	234€ 153 410 FCFA	241€ 158 242 FCFA
Net Income	65€ 42 775 FCFA	75€ 49 236 FCFA

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

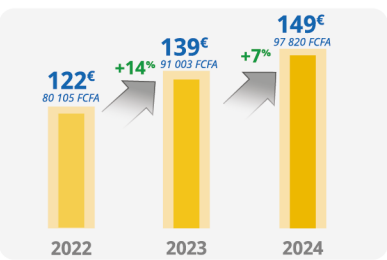


NSIA BANQUE CÔTE D'IVOIRE

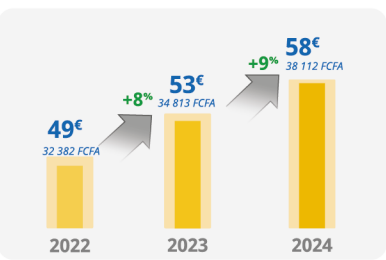
NSIA Banque CI, a bank with Ivorian capital, took over the activities of the BELGOLAISE bank in 2006. It is a commercial bank that offers services to both individuals and businesses.

The bank's financial performance

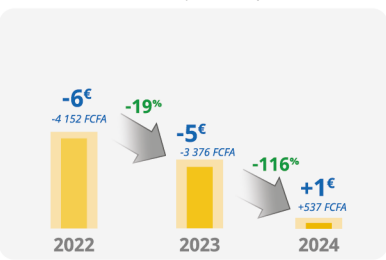
Net Banking Income (in millions)



Net income (in millions)



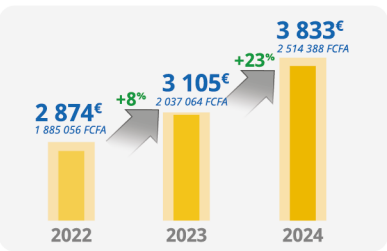
Net cost of risk (in millions)



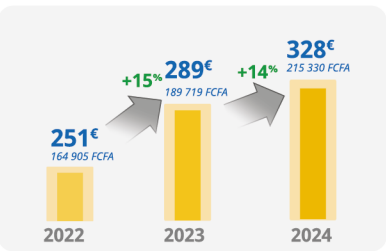
Financial rating



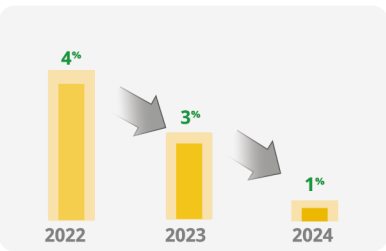
Balance sheet (in millions)



Equity capital (in millions)

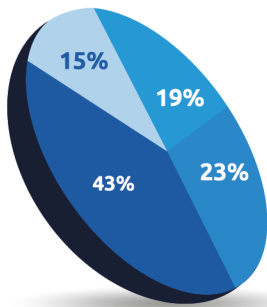


Net deterioration rate*



*Customer portfolio deterioration rate

Customer portfolio segmentation



- Large local / regional / multinational companies (43%)
- Individuals (23%)
- MSEs (19%)
- The State and public bodies (15%)

Some industries

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

Recap :



Ivorian Market
ranking customer
loans



Ivorian Market
ranking customer
resources



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



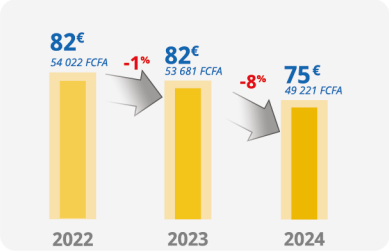
Member of Global Compact

NSIA BANQUE BÉNIN

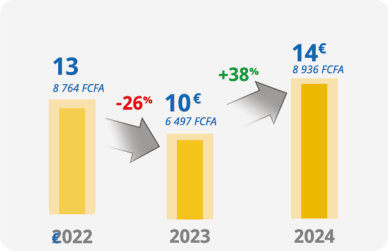
A subsidiary of the NSIA Group, NSIA Banque Benin SA has been present in the Beninese banking landscape since 2018 after the takeover of the Frenchspeaking branch of Diamond Bank Plc. It has a share capital of thirty-five billion three hundred and fifty-one million and six hundred and forty thousand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

The bank's financial performance

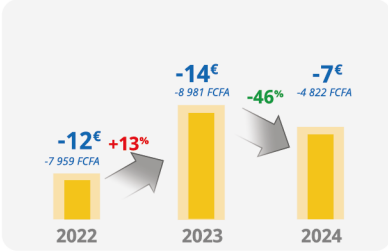
Net Banking Income (in millions)



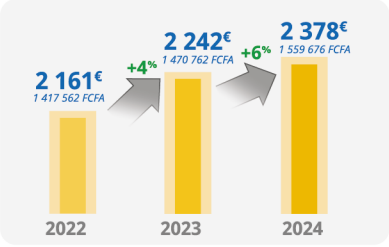
Net income (in millions)



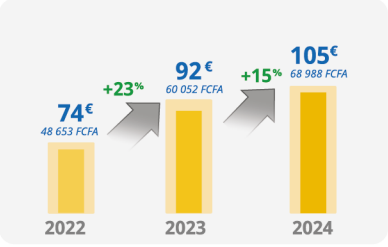
Net cost of risk (in millions)



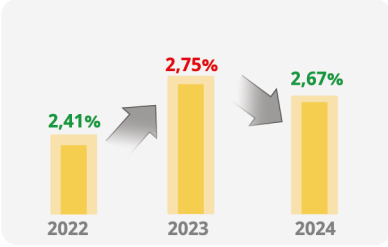
Balance sheet (in millions)



Equity capital (in millions)

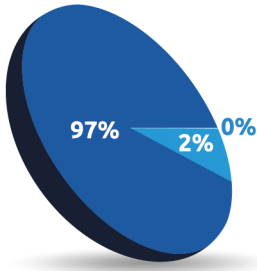


Net deterioration rate*



*Customer portfolio deterioration rate

Customer Portfolio Segmentation



- Large local / regional / multinational companies (97%)
- Individuals (2%)
- MSEs (0%)
- The State and public bodies (0%)

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 BÉNIN IN SENEGAL



Senegal
Market ranking
Balance sheet



12

Agencies for
our clients



01

Cash point



ISO 9001 Version
2015 certification

NSIA BANQUE BÉNIN IN TOGO



Togo Market
ranking customer
resources



12

Agencies for
our clients



03

Cash point



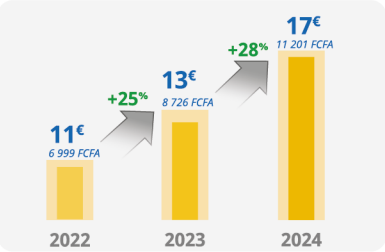
ISO 9001 Version
2015 Certification

NSIA BANQUE GUINÉE

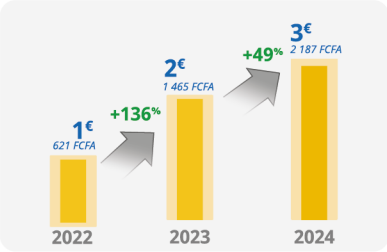
NSIA Banque was set up in Guinea in 2011 and offers different customer segments a comprehensive range of banking products and services to make day-to-day banking transactions secure, easy and, above all, efficient.

The bank's financial performance

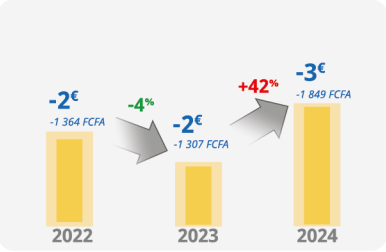
Net Banking Income (in millions)



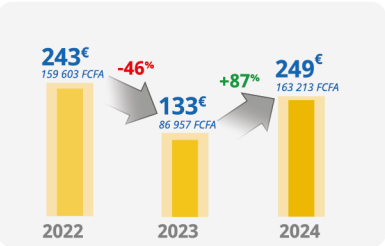
Net Income (in millions)



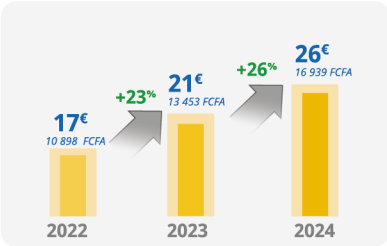
Net cost of risk (in millions)



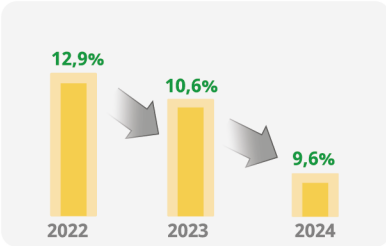
Balance Sheet (in millions)



Equity Capital (in millions)

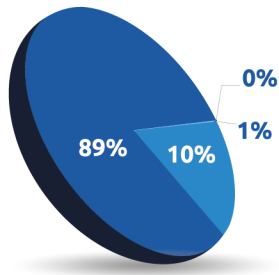


Net deterioration rate*



*Customer portfolio deterioration rate

Customer Portfolio Segmentation



- Individuals (89%)
- MSEs (10%)
- Large Companies / Local Enterprises (1%)
- Regional Enterprises (0%)
- Public Enterprises (0%)

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
Tel : 80 200 800 - +225 27 20 20 22 00
Email : nsiabanque.ci@nsiabanque.com
Site web : www.nsiabanque.ci

**NSIA Banque Bénin**

76 Rue 308 Reverend Pere Colineau, Ganhi
01 BP 955 Cotonou - Republic of Bénin
Tel.: +229 21 31 96 00 - Fax : +229 21 31 21 42
Email: ecoute@nsiabanque.com
Site web : www.nsiabanque.bj

**NSIA Banque Bénin, 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
Site web: www.nsiabanque.sn

**NSIA Banque Bénin, 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
Site web: www.nsiabanque.tg

**NSIA Banque Guinée**

Immeuble NSIA, Avenue de la République
Kaloum Conakry - BP 483 Conakry
Tel.: +224 628 68 36 21 / 628 68 36 22
Email: nsiabanqueguinee@nsiabanque.com
Site web: www.nsiabanqueguinee.net



Scan for the digital version