



Celebrate every day our 20 years of insurance



Insurance, our business.



Present in more than **14 African countries** sub-Saharan insurance companies and other affiliated companies, SUNU Group is an African group created in **1998** by **Mr. Papa Pathé DIONE** with former collaborators.

The different entities constituting the SUNU Group are :

- **SUNU Finances Holding SAS** is the parent company of the SUNU Group,
- **SUNU Participations Holding SA**, the holding company which manages the SUNU Group and holds directly or indirectly all Group companies,
- **SUNU Assurances** is the trademark of the insurance subsidiaries of SUNU Participations Holding SA. Since 2015, the year of standardization of the SUNU Group brand, 21 companies bear this name,
- **SUNU Services** : 100% Subsidiary of SUNU Participations Holding SA, SUNU Services includes cross-functional business functions who assist the companies of the SUNU Group,

These business lines are as follows : the Accounting and Consolidation Department, the Audit Department, the Life and Property and Life Insurance Departments, the Central Life and Property and Life Departments, the Communications Department and the Management Department Commercial Development,

OVERVIEW OF SUNU GROUP



- **SUNU Investment Holding SA** is charged to increase the Group's bank investments. The company was created in June 2017 and made its first acquisition Banque Populaire pour l'Epargne et le Crédit in Togo in February 2018,
- **SUNU Santé**, created in 2017, aims to manage companies' health budgets or the health portfolios of insurance companies with state-of-the-art tools. The goal is to facilitate access to patient care.



- ◆ Countries of presence
- ◆ Countries in which the SUNU Group is being installed



Resources	31/12/2017		31/12/2016		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Shareholders' Fund	61,560	40,381	62,744	41,157	-1.89%
<i>including Group's share</i>	51,529	33,801	50,456	33,097	2.13%

Number of companies*	24		23		4.35%
<i>including : Life</i>	8		9		-11.11%
<i>Non-Life</i>	13		11		18.18%
<i>other</i>	3		3		
Average number of staff**	3,032		2,209		37.26%

* including non-insurance companies

** employees and exclusive sale representatives

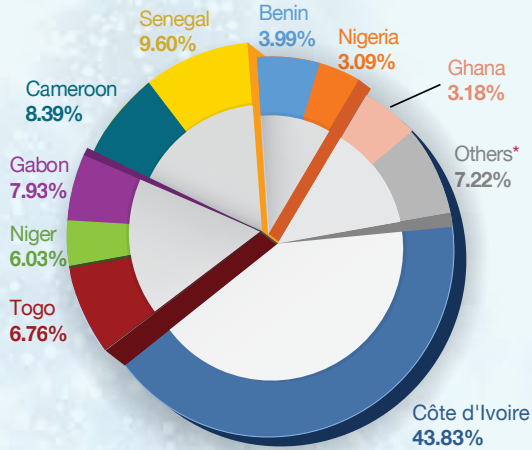
Business	31/12/2017		31/12/2016		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Gross Premium	229,206	150,349	192,637	126,361	18.98%
<i>including Life Insurance</i>	150,176	98,509	104,702	68,680	43.43%
<i>and General Insurance</i>	79,030	51,840	35,220	23,103	124.39%
Profit After Tax	3,598	2,360	3,484	2,285	3.28%
<i>including Group's share</i>	3,680	2,414	3,401	2,231	8.19%
ROE (Group's share)	7.69%		7.23%		6.40%

Investments	31/12/2017		31/12/2016		Difference
	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Bonds	139,447	91,471	126,393	82,908	10.33%
Shares	142,747	93,636	107,803	70,714	32.41%
Investment Properties	52,714	34,578	53,975	35,405	-2.34%
Loans	20,794	13,640	19,640	12,883	5.88%
Cash and Cash Equivalents	202,843	133,056	197,268	129,399	2.83%
Total	558,545	366,382	505,078	331,310	10.59%

KEY CONSOLIDATED FIGURES

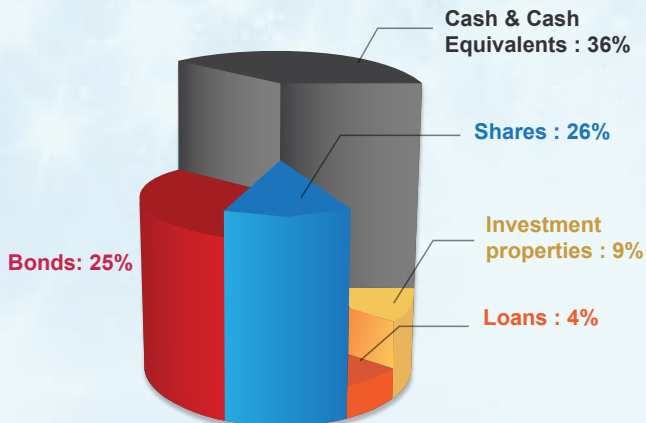


BREAKDOWN OF GROSS PREMIUM PER COUNTRY



*Others : Burkina Faso : 2.53% Central Africa Republic : 1.86% Guinea : 1.33% Mali : 1.22% Liberia : 0.27%

BREAKDOWN OF ASSETS EMPLOYED

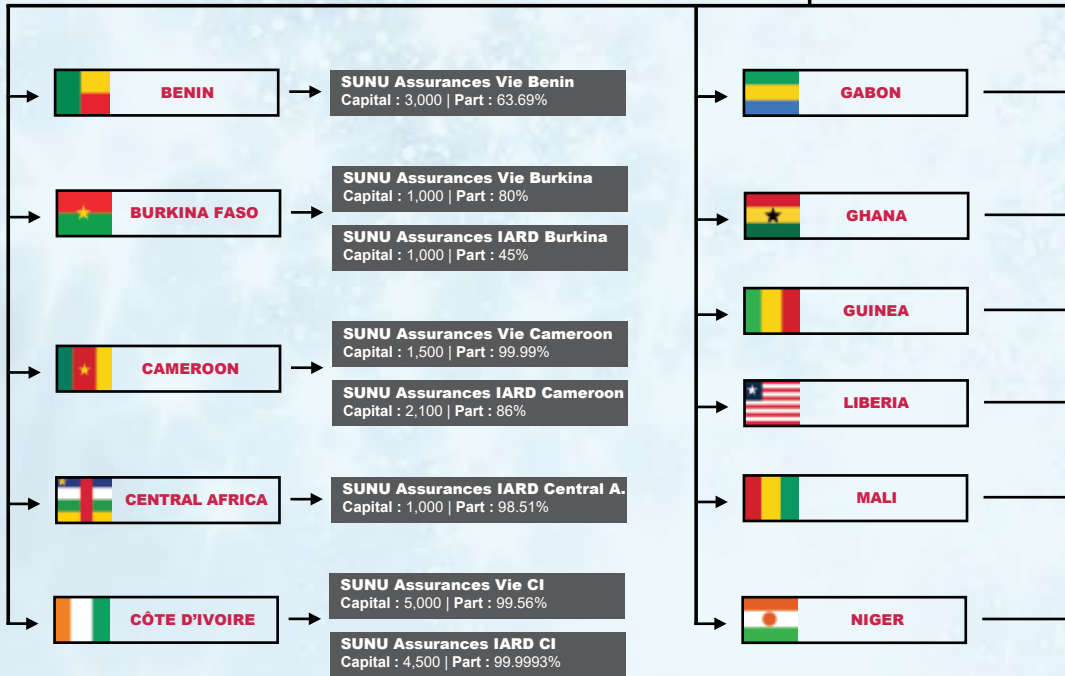




SUNU FINANCES HOLDING SAS
 Private Company under French law
 Share Capital : Euro 13,496,000

99,99%

SUNU PARTICIPATIONS HOLDING SA
 Private Company under French law
 Share Capital : Euro 40,000,000

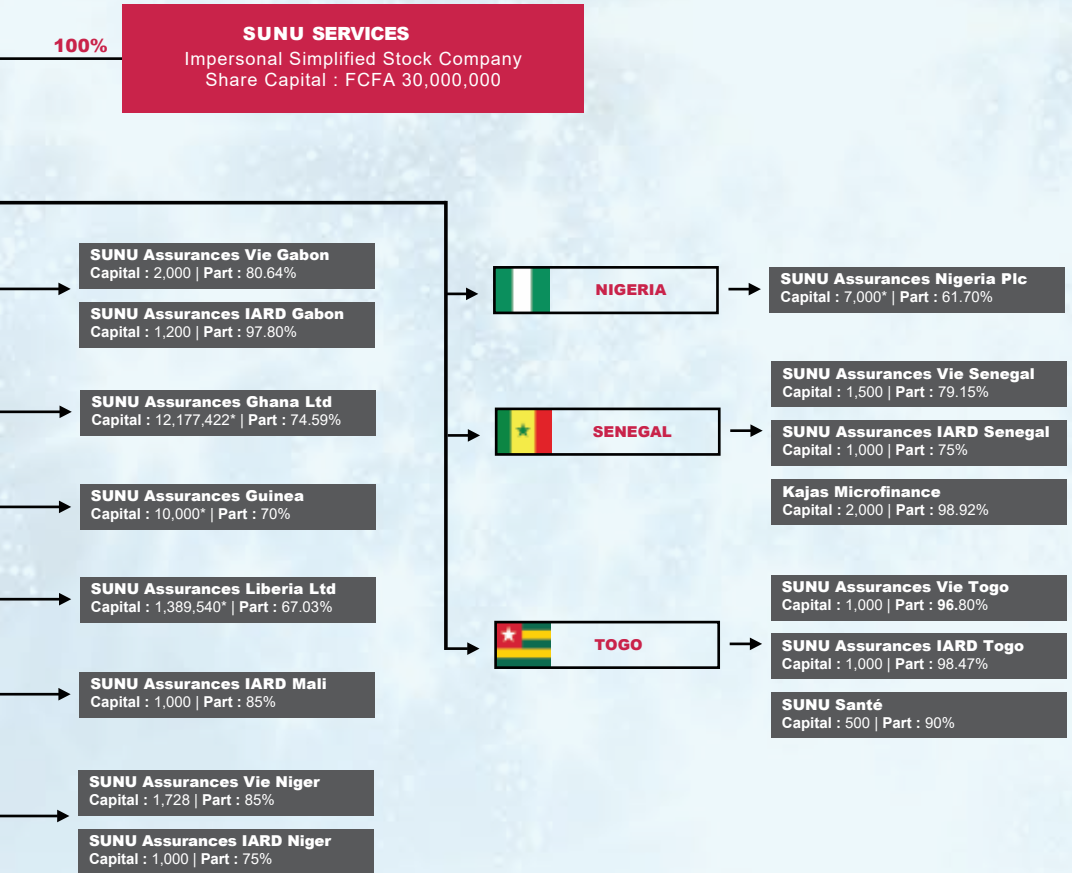


Share capital in millions of FCFA except Guinea, Ghana, Nigeria, Liberia

Part : Participation of the SUNU Group in%

*Guinea : SUNU Assurances Guinea's share capital is indicated in millions of Guinean Francs

SIMPLIFIED ORGANIZATION STRUCTURE



*Ghana : SUNU Assurances Ghana Ltd's share capital is indicated in Cedi
 *Nigeria : SUNU Assurances Nigeria Plc's share capital is indicated in Naira
 *Liberia : SUNU Assurances Liberia Ltd's share capital is indicated in US Dollars



◆ **ACQUISITIONS AND CREATION**



Acquisition of the **CAMINSUR** damage society in Cameroon which became SUNU Assurances IARD Cameroon

◆ **PRICE AND DISTINCTIONS**



Best Communication Award Institutional to ASCOM 2017

◆ **INNOVATION IN OUR OFFERS AND PRODUCTS**



The sale of Life Insurance via mobile with Airtel in Gabon



Laying the foundation stone for the new headquarters **SUNU Assurances** companies in Burkina Faso



Best Service Award 2017 awarded by the Forum International de la Culture Client et de l'Accueil (FICCA) in Côte d'Ivoire



Political Violence Insurance created in Burkina Faso



Launch of activities of **SUNU Santé**



Corporates Innovation Award Gabon Awards 2017



Insurance via the fuel card with Engen gas stations in Gabon



Creation of **SUNU Investment Holding SA**, which brings all the Group's banking investments in line with the Group's ambitions for the development of its banking business



Best INSURTECH 2017 Award in Côte d'Ivoire

*Insurance,
our business.*

FAITS MARQUANTS



◆ SPONSORSHIP OF ACTIVITIES AND SOCIAL ACTIONS



Donation of school kits in schools and universities in Burkina Faso and Côte d'Ivoire



Sponsoring the pan-African show « L'Afrique a un Incroyable Talent »



Management of children with cancer in the hospital "Aristide Le Dantec" in Dakar through the foundation Anne-Marie DIONE



Management of the care of affected children renal insufficiency in Côte d'Ivoire



Sponsorship of sports marches in Nigeria, in Cameroon, and in Benin against HIV and cardiovascular diseases



Sponsorship of the peace cross in Central Africa



Sponsorship of the marathon from Gabon



Sponsoring the World Cup qualifiers of basketball in Cameroon and Afro-Basketball in Mali



Sponsorship of traditional sports competitions in Niger (SABER NATIONAL) and Togo (EVALA)



Sponsoring the International Tournament of Judo in Senegal and Golf in Burkina Faso



Christmas party offered to affected children of a mental handicap in Gabon



Christmas gift to the people of Benin with the illumination of the city of Cotonou



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More than 14 countries | 20 companies



◆ Countries of presence

◆ Countries in which the SUNU Group is being installed



SUNU Participations Holding SA

Public Company under French law with a share capital of Euro 40,000,000 fully paid

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