



FIGURES

RESULTS

ANNU@L REPORT 2024

COMPANIES

KEY EVENTS

SCAN THE QR CODE

This central graphic is enclosed in a white frame that resembles a camera's viewfinder. It features several icons: a padlock, a laptop, a thumbs up, a globe, a key, a smartphone, speech bubbles, a circular arrow, and a cloud. The text "FIGURES", "RESULTS", "COMPANIES", and "KEY EVENTS" is written vertically or horizontally around the central text.



**SUNU GROUP HAS THE RIGHT PROFILE
TO SUPPORT YOU DIGITALLY**





TABLE OF CONTENTS

I- SUNU PARTICIPATIONS HOLDING SA



1. Chairman's Speech	P.08
2. Chief Executive Officer's Speech	P.10
3. Presentation of the Group	P.12
4. Consolidated Key Figures	P.13
5. Governance	P.14
6. Simplified Organization Structure	P.16
7. Operational Structure	P.18
8. Functional Structure	P.20

II- SUBSIDIARIES OF THE GROUP



1. Key events	P.28
2. Insurance companies	P.32
a. Côte d'Ivoire Zone	P.34
b. West WAEMU Zone	P.38
c. East WAEMU Zone	P.48
d. EMCCA Zone	P.60
e. Non-CIMA english-speaking Zone	P.72
f. Non-CIMA french-speaking Zone	P.78
3. Banking companies	P.86
a. SUNU Investment Holding SA	P.88
b. Banking subsidiaries	P.90
4. Other activities	P.94
SUNU Gestion d'Actifs	P.96
SUNU Réassurance	P.98
SUNU Santé	P.100



I- SUNU PARTICIPATIONS HOLDING SA



1. Chairman's Speech_____	P.08
2. Chief Executive Officer's Speech_____	P.10
3. Presentation of the Group_____	P.12
4. Consolidated Key Figures _____	P.13
5. Governance _____	P.14
6. Simplified Organization Structure ____	P.16
7. Operational Structure _____	P.18
8. Functional Structure _____	P.20



Mr. Atté AHUI
Chairman



Mr. Mohamed-Lamine BAH
Chief Executive Officer



Mr. Joël AMOUSSOU
Deputy Chief Executive Officer



Mr. Karim-Franck DIONE
Deputy Chief Executive Officer

CHAIRMAN'S SPEECH



NECESSARY REFORMS TO ACHIEVE OUR VISION

CHAIRMAN'S SPEECH



Dear Customers, Partners and Employees,

In any organization, change triggers massive opportunities and promotes global growth. However, there are also natural obstacles to change.

At SUNU Group, our intrinsic values : the CUSTOMER at the center of everything, respect for the men and women who make up SUNU Group, AGILITY and INNOVATION to constantly dare and renew ourselves, Performance and the culture of RESULTS to create sustainable value, transform these obstacles into collective mobilization to achieve our objectives. **A fifth value** has now been added: **Ethics and Integrity at the heart of all our activities**, considering challenges of compliance and our intrinsic desire to respect all our commitments with probity.

At SUNU Group, we have set ourselves the challenge over the last few years of going beyond our limits and meeting all the challenges of synergistic organization, structural and operational performance, agility and innovation. These reforms are necessary if we are to achieve our vision. We have therefore continued the reorganization initiated a few years ago, notably with the creation of new tools to empower customers and sales force, new services and changes in human resources within our subsidiaries.

In 2024, our Group has steadily and resolutely pursued its strategic transformation around its six priority areas: **Insurance, Banking, Healthcare, Customers, Organization and Digitalization.**

Each of these priorities has guided our actions, directed our investments and mobilized our teams in all the countries where we operate. We have made real progress, and the results are encouraging. But we are clear-sighted: the challenges remain numerous, and our ambition is still ahead of us.

In 2025, we will pursue this demanding path with commitment, rigor and boldness. Aware of our customers' expectations, of our social responsibilities, and of the historic opportunity represented by the emergence of Africa, we will continue to act, innovate and build. Let us always keep in mind our vision: to be a pan-African group, a leader in Insurance and Financial Services, which successfully accompanies women, men and organizations on the continent, eager to realize their potential, anxious to protect themselves and secure everything they hold dear.

I would like to warmly thank our customers for their loyalty, our partners for their renewed trust, and all our employees for their commitment.

Together, and only together, can we meet the challenges of tomorrow.

Atté AHUI
Chairman of SUNU Group

CHIEF EXECUTIVE OFFICER' SPEECH



**OUR BUSINESS IS INSURANCE...
AND BANKING**

CHIEF EXECUTIVE OFFICER'S SPEECH



The move towards SUNU Bank Sénégal was a significant one in 2024, as we have now reached cruising speed. The complete changeover to the new BICIS name will really occur in 2025.

This is a very good step forward for the Group, which is placing particular emphasis on one of its strategic priorities, the Bank, with internal reorganizations and technical optimizations, while keeping customer satisfaction in sight. For SUNU Bank Togo, for example, a deep restructuring is currently underway, and remains essential to the long-term viability and profitability of the company acquired in 2018. The men and women of SUNU Group need to be aware of our vision of offering complete financial solutions for Africans and for Africa. **Our business is insurance... and banking today.**

Our core business is therefore not left out of our reforms, since with the creation of SUNU Réassurance, we intend to take direct control of our risks. The end-to-end management of our contracts - insurance, reinsurance, banking and healthcare - will be a reality, making life easier for our customers.

In insurance, SUNU Group has maintained its leadership in life insurance in the CIMA zone for 10 years now. SUNU Assurances Vie Côte d'Ivoire remains the No. 1 life insurance company in the zone. Consolidated revenue rose slightly from 504 to **530 million euros**, up 5% on 2023, with overall net income of **21.8 million euros**.

The Group's assets under management stood at around **1.4 billion euros**, up **7.8%** on last year.

Congratulations are due to the Life subsidiaries in Gabon, Senegal, Togo, Benin and Burkina Faso, which exceeded their sales and earnings targets, as well as to the two companies in Côte d'Ivoire. The new company SUNU Réassurance should boost the performance of our P&C subsidiaries.

SUNU Group continues to grow steadily, with the majority of the Group's 29 subsidiaries among the top 5 in their countries.

All the applications developed and launched since last year, such as MySUNU, also aim to improve access to our products and services, but also to lighten the internal workload and optimize data and information sharing. External and internal customers remain at the heart of everything we do.

Particularly in 2024, we worked to shed the spotlight internal customer: the women of SUNU Group. Under the banner of Amazones, the name given to SUNU's first female General Managers, we are in the process of developing a concept that will showcase all the women in the Group who have strong potential and a desire to contribute to a mutually supportive professional development.

We intend to involve all our staff in this inclusive and constructive vision of the Group. Together, we're on the right track - let's keep up the pace.

Mohamed-Lamine BAH
Chief Executive Officer of SUNU Group

I-3 PRESENTATION OF THE GROUP



4 HOLDING COMPANIES



SUNU Finances Holding SAS
The Group's parent company.

SUNU Participations Holding SA
The management holding company which directly or indirectly owns all the Group's companies.

SUNU Participations Holding West Africa SA
The sub-holding company for the management of insurance companies in the WAEMU Zone.

SUNU Investment Holding SA
The holding company for the Group's banking holdings.

28 COMMERCIAL COMPANIES



SUNU Assurances
The commercial brand of the 26 insurance subsidiaries of SUNU Participations Holding SA.

SUNU Bank
The brand name of the 2 banking subsidiaries of SUNU Investment Holding SA.

9 life companies | 17 non-life companies | 2 banks

2 SUPPORT COMPANIES



SUNU Services
The 100% subsidiary of SUNU Participations Holding SA, which groups together the transversal business functions whose mission is to assist Group companies.

SUNU DigiTech
The IS (Information Systems), digital transformation and organization services company for all the Group's Insurance, Banking and Healthcare subsidiaries.

3 SPECIALIZED COMPANIES



SUNU Santé
The company that manages the health budgets of companies and the health portfolios of insurance companies.

SUNU Gestion d'Actifs
The company specialising in the management of corporate investments and financing.

SUNU Réassurance
The company that reinsures the Group's insurance companies.

I-4 CONSOLIDATED KEY FIGURES



	31/12/2024		31/12/2023		
Means	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Equity	168,573	110,577	156,526	102,674	7.70%
With the group share	89,015	58,390	78,878	51,741	12.85%

Number of companies	37	38	-2.63%
With : Life	9	9	0.00%
Non-Life	17	17	0.00%
Banks*	2	3	-33.33%
Other	9	9	0.00%
Average headcount	5,124	5,288	13.02%

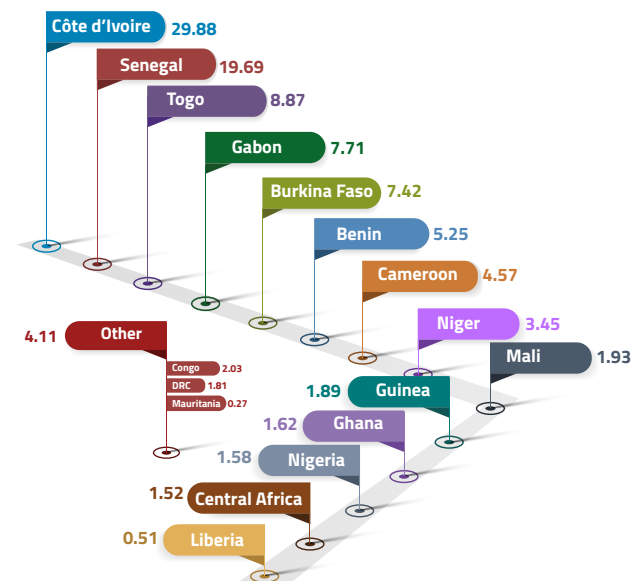
*Exclusive employees and sales staff

	31/12/2024		31/12/2023		
Activity	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Revenue	530,649	348,083	504,040	330,629	5.28%
With : Life	257,385	168,834	242,704	159,203	6.05%
Non-Life	190,532	124,981	184,804	121,223	3.10%
Banks*	82,382	54,039	76,061	49,893	8.31%
Other	349	229	471	309	-25.91%
Net income	21,893	14,361	32,648	21,416	-32.94%
With group share	12,732	8,352	18,796	12,329	-32.26%
ROE** (Group share)	16.69%		31.28%		-46.65%

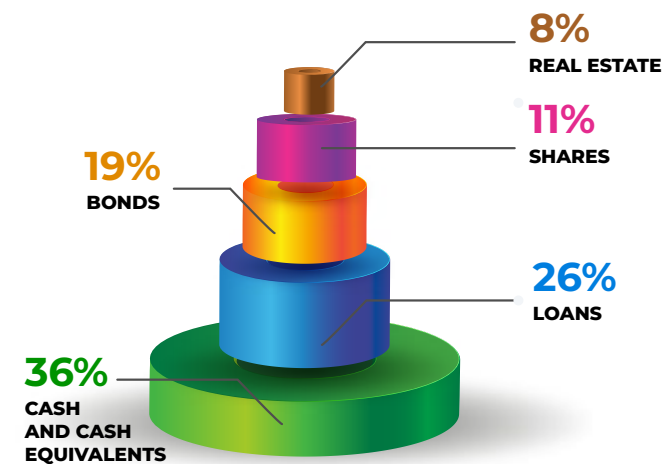
*Corresponding to Net Banking Income (NBI)
**Return On Equity

	31/12/2024		31/12/2023		
Investments	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Bonds	272,696	178,877	239,619	157,180	13.80%
Shares	153,034	100,384	142,238	93,302	7.59%
Real Estate	111,712	73,278	100,914	66,195	10.70%
Loans	357,577	234,555	312,572	205,034	14.40%
Cash and cash equivalents	505,863	331,825	504,138	330,693	0.34%
Total	1,400,882	918,919	1,299,481	852,404	7.80%

BREAKDOWN OF REVENUE BY COUNTRY (%)



BREAKDOWN OF ASSETS UNDER MANAGEMENT



THE BOARD OF DIRECTORS

SUNU Participations Holding SA is managed by an eight-member Board of Directors appointed by the General Meeting of Shareholders.



Mr. Atté AHUI
Chairman



Mr. Federico
ROMAN
Director



M^{me} Anne-Fatima
DIONE
Director



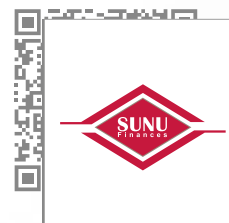
Mr. Christian
de BOISSIEU
Independent
Director



Mr. Issoufa
NCHARE
Independent
Director



Financière DIONE SAS
with Mr. Samir-Alain DIONE
as permanent representative



SUNU Finances Holding SAS
with Mr. Patrice DESGRANGES
as permanent representative



TERANGA Participation SA
with Mr. Seydou Thierno DIONE
as permanent representative

Duties and responsibilities of the Board of Directors

The Board of Directors determines the direction of the company's business and oversees its implementation. In particular, it exercises the following powers:

- the appointment of the Chairman, the Chief Executive Officer and the Deputy Chief Executive Officers,
- closing the annual accounts,
- convening Shareholders' Meetings,
- authorization of "regulated" agreements.

Certain major transactions or issues are also subject to the prior authorization of the Board of Directors (disposals or acquisitions, significant financing transactions or transactions outside the strategy announced by the company, etc.).

GENERAL MANAGEMENT

SUNU Participations Holding SA is managed by an Executive Committee comprising three (3) members: the Chief Executive Officer and two Deputy Chief Executive Officers.



Mr. Mohamed-Lamine BAH
Chief Executive Officer
and Chairman
of the Executive Committee



Mr. Joël AMOUSSOU
Deputy Chief
Executive Officer



Mr. Karim-Franck DIONE
Deputy Chief
Executive Officer

■ The Chief Executive Officer

The Chief Executive Officer is vested with the broadest powers to act on behalf of the Company in all circumstances. He exercises these powers within the limits of the Company's objects and subject to those expressly attributed to General Meetings and/ or specially reserved to the Board of Directors by the provisions of the law or the Articles of Association, including the internal regulations. He represents the Company in dealings with third parties.

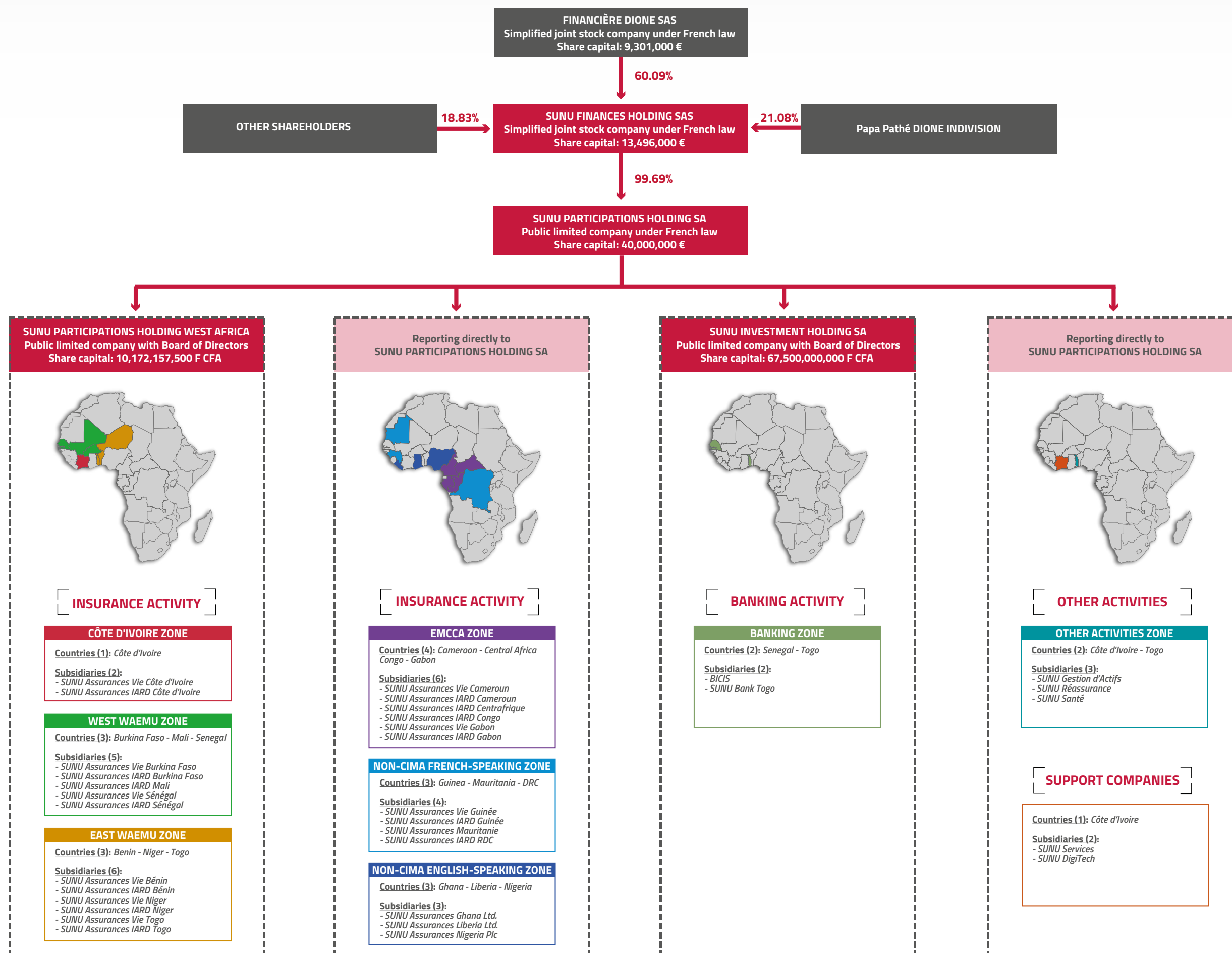
■ The Deputy Chief Executive Officers

They are vested with the broadest powers to act on behalf of the Company in all circumstances. They exercise these powers within the limits of the Company's objects and subject to those expressly attributed to General Meetings and/ or specially reserved to the Board of Directors by the provisions of the law or the Company's Articles of Association, including its internal regulations. They represent the Company in dealings with third parties.

■ Duties and responsibilities of the Executive Committee

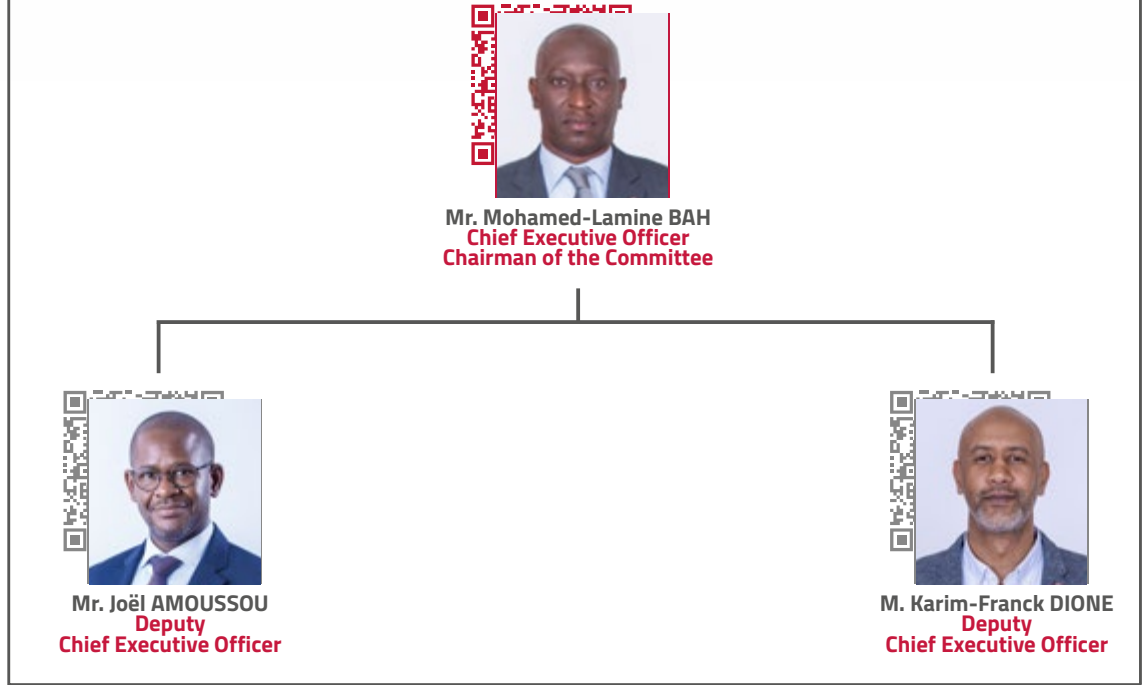
The main role of the Executive Committee is to ensure collegial coordination of the company's general management and, more broadly, that of SUNU Group, technical management, day-to-day management of the company, preparation of major decisions for the company and SUNU Group, and practical follow-up of political decisions.

Within this framework, the Executive Committee gives its opinion on all decisions concerning the life of the company and its development. It is a collegial body responsible for assisting the Chief Executive Officer in the day-to-day management of the company.

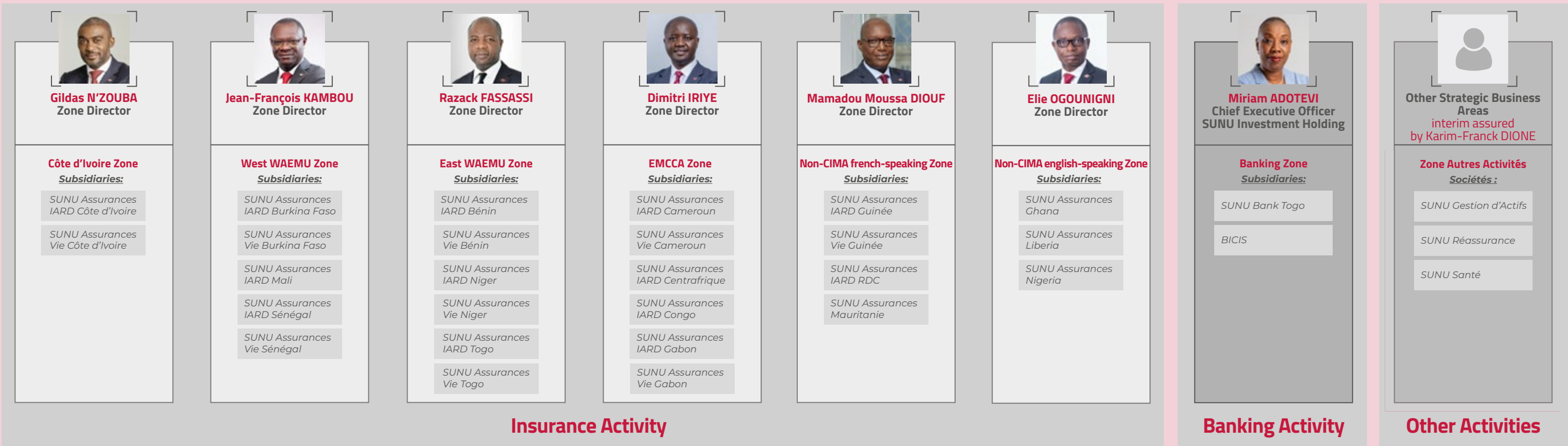




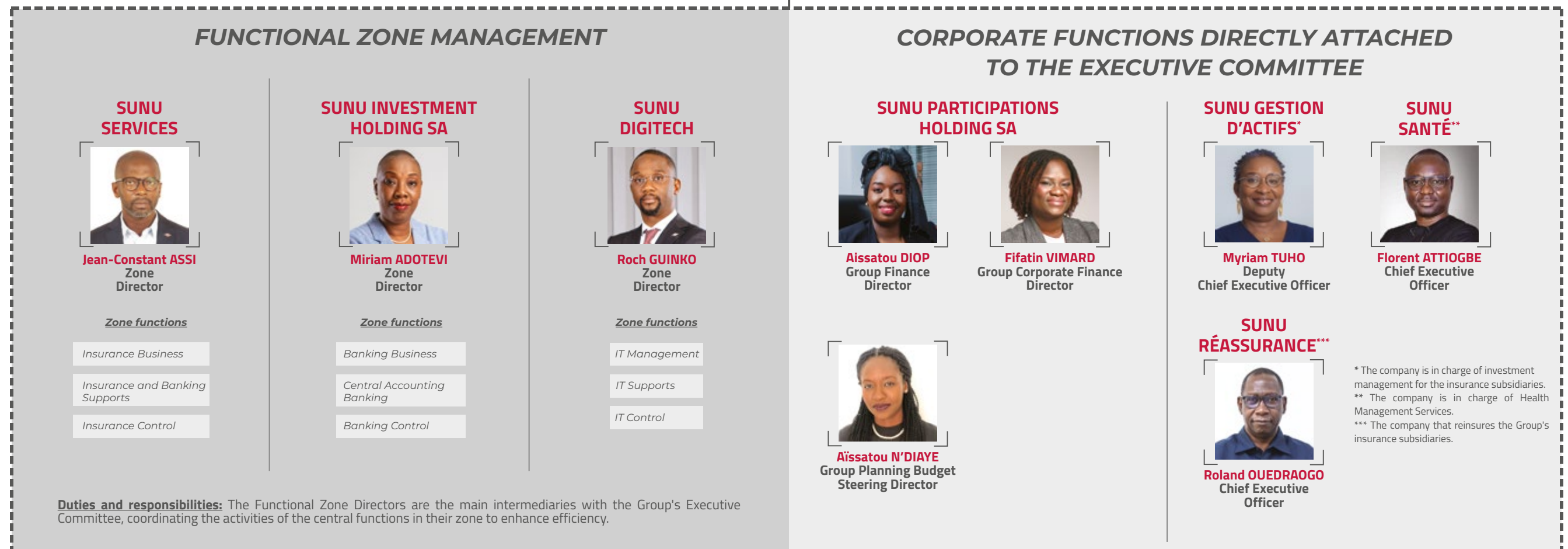
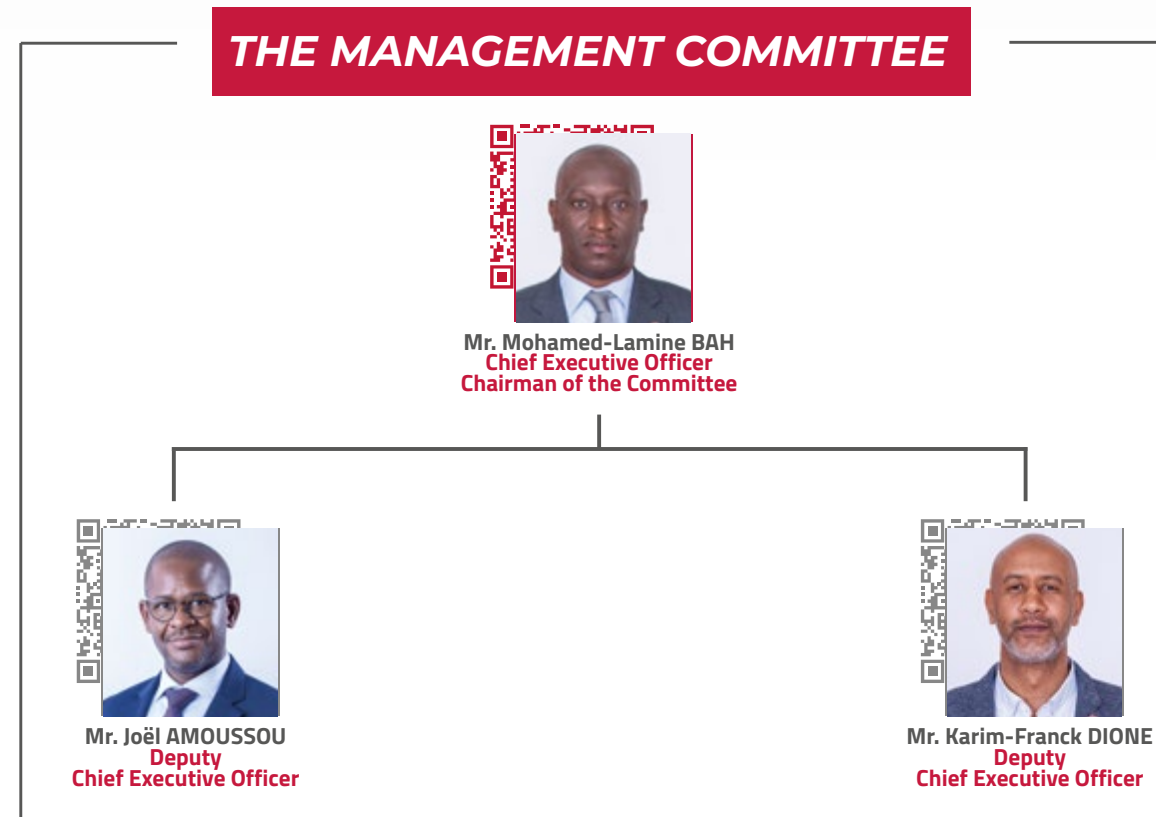
THE MANAGEMENT COMMITTEE



OPERATIONAL ZONE MANAGEMENT



Duties and responsibilities: The Operational Zone Directors are the main intermediaries with the Group's Executive Committee, supporting the activities of their area's subsidiaries as they strive for greater profitability

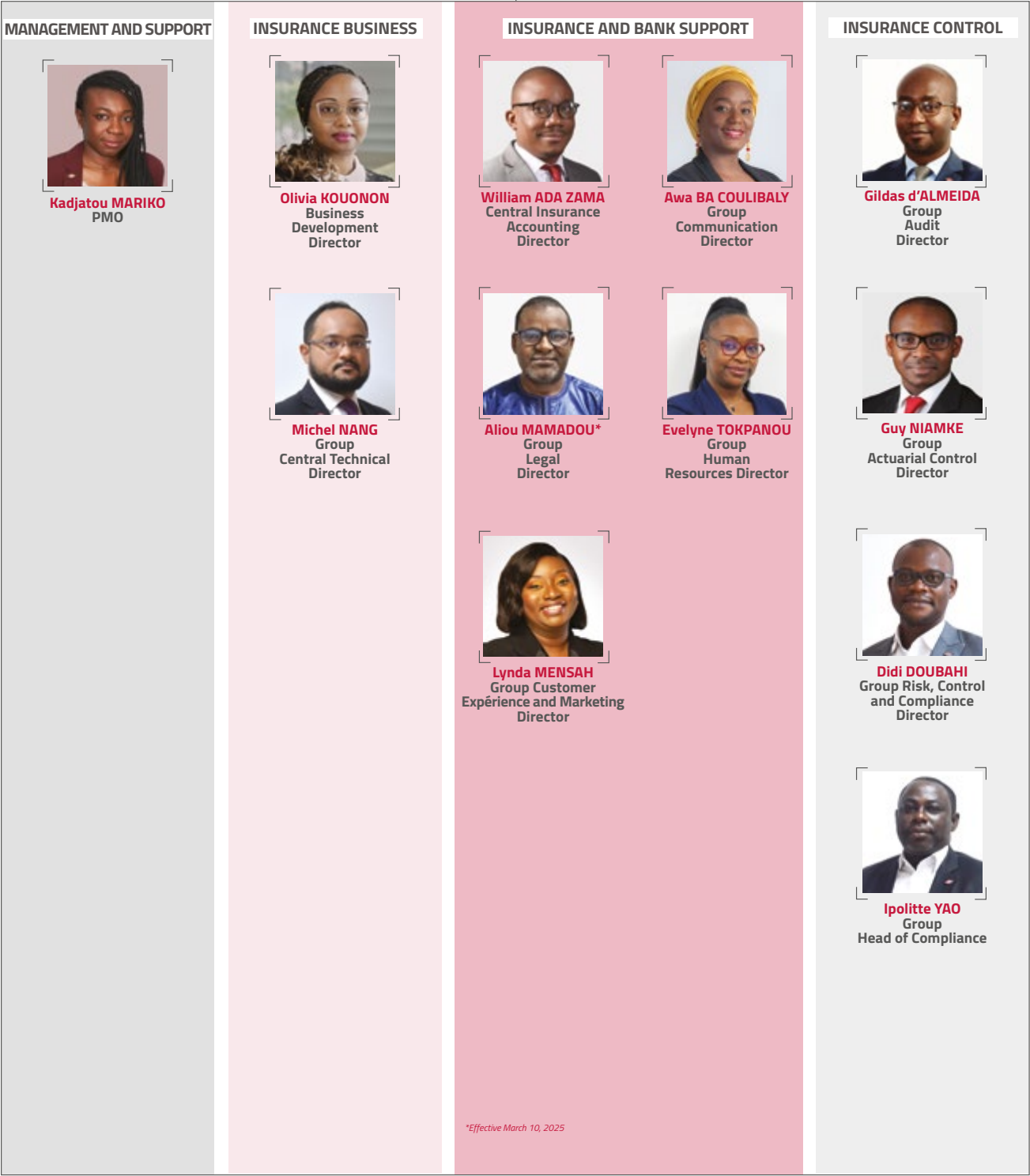




SUNU SERVICES



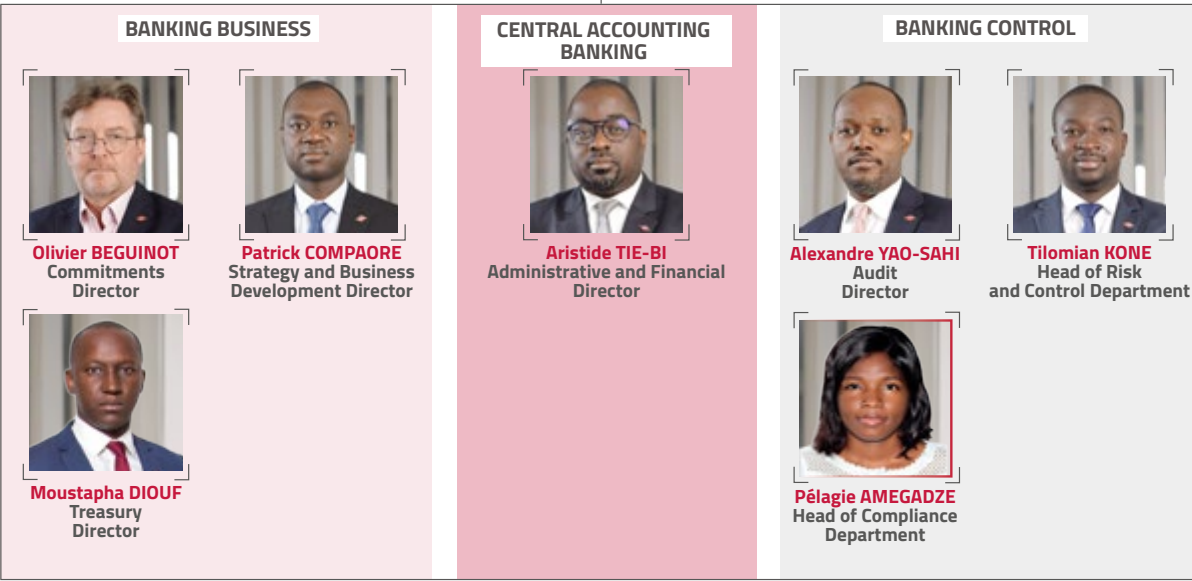
Jean-Constant ASSI
Chief Executive Officer



SUNU INVESTMENT HOLDING SA



Miriam ADOTEVI
Chief Executive Officer



SUNU DIGITECH



Roch GUINKO
Chief Executive Officer





II- SUBSIDIARIES OF THE GROUP



1. Key events	P.28
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SUNU Santé	P.100



II-1 

KEY EVENTS

PROJECTS AND SUCCESSES

■ SUNU RÉASSURANCE

On October 4, 2024, SUNU Group created SUNU Réassurance, a reinsurance company based in Côte d'Ivoire, to manage conventional and facultative operations for its subsidiaries and partners.

■ MYSUNU

MySUNU application has been created and launched in several countries to strengthen customer proximity and provide 24-hour access to services. This downloadable tool enables customers to take out Clic@uto car insurance or Futuris education insurance, pay their premiums, manage their SUNU bank account and make transactions. MySUNU is now available in Côte d'Ivoire, Senegal, Togo, Benin, Burkina Faso, Niger and Congo. It is currently being rolled out in the other SUNU Group countries, and should be operational by the end of 2025.



■ MERCHANT WEBSITE IN COTE D'IVOIRE

In addition to the corporate Group website, a merchant website project by country has been launched, with Côte d'Ivoire as the pilot country, and will be rolled out in all countries. This site is an interactive showcase for SUNU Assurances products and services, with a directly accessible customer area, a link to the MySUNU application, the possibility of finding an agency, requesting a quote, etc.

<https://sunuassurances.com/ci>

■ GIE SUNU BUSINESS

To reinforce synergy between SUNU companies in the same country and the same quality of service, GIEs (Groupement d'Intérêt Economique) have been created, grouping together support functions such as Communications, Marketing and Customer Experience, Human Resources and Sales. To date, GIEs have been set up in Côte d'Ivoire, Senegal, Togo, Benin, Burkina Faso, Gabon, Niger, Cameroon and Guinea.

PUBLIC RELATIONS

■ GROUP

Exclusive interview with Mr. Mohamed BAH, Chief Executive Officer of SUNU Group, in edition 113 of Financial Afrik Magazine, September 2024. Mr. BAH talks about SUNU Group's major ambitions, achievements and successes, two years after the departure of founder Mr. Pathé DIONE.



■ SUBSIDIARIES

> Benin

TV interview with Mr. Alfred KPEMAVO, Chief Executive Officer of SUNU Assurances IARD Bénin, on TV Canal 3 in February 2024. In the interview, Mr. KPEMAVO promoted the company's products and services, as well as the way in which customers are taken care of until they are completely satisfied.

> Côte d'Ivoire

Interview with Mr. Gildas N'ZOUBA, Zone Director Côte D'Ivoire and Chief Executive Officer of SUNU Assurances Vie Côte d'Ivoire, and Mrs. Kadiatou DEMBELE, Deputy Chief Executive Officer of SUNU Assurances IARD Côte d'Ivoire, in Economies Africaines magazine. The two subsidiaries of SUNU Group in Côte d'Ivoire are focused on customer satisfaction, with innovative products and services adapted to the growth of the sector and the new demands of customers.

> Senegal

Exclusive interviews with the Chief Executive Officers of SUNU Assurances companies in Senegal, Mrs. Adjaratou Khady SY of SUNU Assurances Vie Sénégal and Mr. Pape MBAYE of SUNU Assurances IARD Sénégal in Economies Africaines magazine in January 2024. Projects, achievements and prospects were the main topics.

MEETINGS, STRATEGIC PARTNERSHIPS AND SOCIAL ACTIONS

■ Sponsorship of FANAF meetings in February 2024

The General Assembly of FANAF (Fédération des Sociétés d'Assurances de Droit National Africaines) was held in Mauritania, where SUNU Group took part with a strong delegation. A lunch sponsored by SUNU was also offered the participants.

■ Sponsoring AFIS in December 2024

The Africa Financial Summit Industry brought a delegation from SUNU Group to Casablanca, where they had a stand to welcome their guests. The event was also marked by the participation in panels of Mrs. Miriam ADOTEVI, Chief Executive Officer of SUNU Investment Holding and Mr. Gildas N'ZOUBA, Côte d'Ivoire Zone Director.

■ CSR project

At the request of the "Association des Sourds du Niger (ASN)", SUNU Group built a school canteen and storage warehouse for the Niamey School for Deaf People. The building was commissioned in May 2024 in the presence of the country's authorities, the general management of the SUNU Assurances companies in Niger, the school's staff and administration, and the pupils.



■ Kiff Tes Vacances project

A project created by SUNU Assurances Vie Burkina Faso, Kiff Tes Vacances aims to co-opt hundreds of students and teach them about the insurance business so they can make the most of their vacations. The best trainees are selected at the end of the period and transformed into brand ambassadors. This year, Côte d'Ivoire, Benin, Senegal and Guinea joined Burkina Faso in making this initiative a real success in July-August.

■ Benin

> Organization of the 1st Business Breakfast on the theme: "Managing pension commitments: challenges and optimal solutions" to strengthen customer relations in March 2024.



> Pink walk organized by subsidiaries in October 2024, followed by donations to the CHU-MEL hospital to support breast cancer care.

> Communication campaigns with BSIC (Banque Sahélo-saharienne pour l'Investissement et le Commerce) on meeting commitments through customer compensation in November 2024.

■ Burkina Faso

> Sponsorship of the CAN village in February 2024 during CAN soccer matches.

> Partnership with FASO KUNA WILI, a national financing fund with legal personality, financial autonomy and the prerogatives of public law, in March 2024.

> Sponsorship of the 2nd ARCHICONNECT in April 2024.

> Sponsorship of the National Culture Week in May 2024.

> Sponsorship of the 9th SUNU Assurances Burkina Faso golf tournament in May 2024.

> Sponsorship of the activities of the Association des Journalistes Sportifs du Burkina (AJSB) in June 2024.

> Sponsorship in June 2024 of the Prix Galian, awarded to the best journalistic works since 1997.

> Sponsorship of the Forum National des Experts Agréés in November 2024.

MEETINGS, STRATEGIC PARTNERSHIPS AND SOCIAL ACTIONS

■ Cameroon

- > Sponsorship of the Investment and Savings Days in October 2024.
- > Sponsorship of the traditional Elog Mpo'o festival in December 2024.
- > Sponsorship of the African Christmas Market in December 2024.

■ Central Africa

- > Sponsorship of Kidney Week from March 11 to 16, 2024.
- > Donation of Christmas gifts and food to the Voix du Coeur Foundation's pediatric complex and orphans in December 2024.
- > Sponsorship of the Pirogue Race in December 2024.

■ Côte d'Ivoire

- > Activation around the broadcasting of CAN matches in February 2024.
- > Sponsorship of the BAYARD publishing house for their literary competition (Trophée d'excellence SUNU Assurances pour la lecture) from February to June 2024.
- > Sponsorship of International Women's Rights Day with the NGO La Canne Blanche des non-voyants in March 2024.
- > Renovation of the SICOGL 4 school complex in Yopougon and handover ceremony in March 2024.



- > Sponsorship of the national contest "La Grande Dictée" from February to June 2024.
- > Sponsorship of the Choiseul Africa Summit seminar in September 2024.
- > Sponsorship of the 7th "Salon de l'Epargne, de l'Investissement et du Patrimoine" in November 2024.
- > Sponsorship of the 5th and 6th ApeCEO semi-annual meetings (afterwork for managers and CEOs) in April and November 2024.
- > Sponsorship of the "Yamoussoukro illuminations (Yakro Ville Lumière)" in partnership with the Yamoussoukro town hall in December 2024.

■ Congo

- > Sponsorship of the 4th Edition of the International Single Window Conference in March 2024.
- > Sponsorship of the Digital Forum in April 2024.



- > Participation in World Pharmacist Day in September 2024.
- > Sponsorship of the Côte d'Ivoire - Congo Economic, Tourism and Cultural Forum in November 2024.

■ Guinea

- > Promoting women's rights with the "Assurance s'écrit au Féminin" campaign in March 2024.
- > Sponsoring "SAS Hackeuses", digital skills training for 20 young women in April 2024.
- > "L'Assurance C'Simple" awareness and education campaign in September 2024.
- > 3rd edition of the "Kiff Tes Vacances" program in September 2024.
- > Official partner of the 3rd edition of the Semaine Nationale de Mérite Scolaire, organized by the Ministère de l'Education Nationale et de l'Alphabétisation in October 2024.

■ Gabon

- > Sponsorship of the "SUNU Assurances Golf Tournament" in January 2024.
- > Sponsorship of the 5th Libreville chess tournament in March 2024.
- > Afterwork Assur'Education in September 2024.
- > Sponsorship of the National Football Championship in November 2024.



MEETINGS, STRATEGIC PARTNERSHIPS AND SOCIAL ACTIONS

■ Mali

- > "Lakana Auto" car campaign prize-giving ceremony in March 2024.
- > Sponsorship of the annual meeting of the network of companies in West Africa in April 2024.
- > Sponsoring RFEMD (Réseau des Femmes écrivains du Mali et de la Diaspora) in December 2024.

■ Mauritania

- > Hosting of SUNU Group executives at FANAF and co-organization of lunch hosted by the Group in February 2024.
- > Participation in the Click by BNM national competition in March 2024.

■ Niger

- > Opening of the Pathé DIONE canteen on May 13, 2024.
- > Sponsorship of traditional wrestling from December 20 to 26, 2024.
- > Sponsorship of the TV show "Business challenge" in September 2024.
- > Sponsorship of the first medical-surgical days of the Nigerien Armed Forces in September 2024.



■ DRC

- > Sponsorship of the 10th Women's Village in March 2024.
- > Sponsorship of the 8th French Week in Kinshasa in April 2024.
- > Sponsorship of the "School for All" campaign with the Elan de Coeur Foundation in September 2024.
- > Sponsorship of the "Match de la Paix" in November 2024.

■ Senegal

- > Creation of a Medical Business Unit for BICIS customers in January 2024.
- > Sponsorship of the 32nd Jazz Festival in May 2024.
- > Sponsorship of the 3rd Business Academy in June 2024.
- > Partnership with SUSU for the official launch of the ProCare offer in November 2024.



- > Signature of the agreement between BICIS and SUNU Assurances in March 2024.
- > Customer experience mission with the launch of the TARRU program in December 2024.

■ Togo

- > Launch of the Mobile Banking project in February 2024.
- > Sponsoring of the Open Day Afterwork with CFAO in April 2024.
- > Pathé DIONE soccer tournament with customers and partners in April 2024.
- > Launch of MySUNU, MySUNU Bank and CRC in July 2024.



- > Sponsorship of the Evala national and cultural festival in July 2024.
- > "Right to education with SUNU" campaign in September 2024.
- > Sponsorship of the "Salon International des Banques et des Entreprises (SIBE)" in November 2024.
- > Sponsorship with customer and partner RAMCO of the annual festival of the Indian community in Togo in November 2024.



II - 2 >

INSURANCE COMPANIES

- a. Côte d'Ivoire Zone*
- b. West WAEMU Zone*
- c. East WAEMU Zone*
- d. EMCCA Zone*
- e. Non-CIMA english-speaking Zone*
- f. Non-CIMA french-speaking Zone*



a. Côte d'Ivoire Zone

SUNU ASSURANCES VIE CÔTE D'IVOIRE



HEAD OFFICE

9 Avenue Houdaille, Plateau
01 B.P. 2016 Abidjan 01 - Côte d'Ivoire
Phone: (+225) 27 20 31 04 00
E-mail: cotedivoire.vie@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 9,000,000,000
Legal form: Public
Trade Register:
CI-ABJ-1985-B-92922
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Gildas N'ZOUBA
Chief Executive Officer



Mr. Landry ANGOUA
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 99.58 %
- Other: 0.42%

BOARD OF DIRECTORS

- Mr. Joël AMOUSSOU, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- Mr. Atté AHUI
- Mr. Saliou BAKAYOKO
- Mr. Djibril N'GOM



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	558,751	389,017	Share capital	9,000,000	9,000,000
Member company fixed assets	28,020,661	22,447,207	Reserves	2,780,052	2,359,223
Real estate / Building properties	23,931,019	17,912,019	Share premium	35	35
Other capital property / Fixed assets	4,089,641	4,535,188	Statutory reserves	1,780,017	1,359,189
Other member company fixed assets	180,034,587	176,021,859	Others reserves	1,000,000	1,000,000
Securities / Stock	99,746,057	96,398,763	Balance brought forward	839,960	52,505
Loans and impact or effect	23,474,966	28,446,188	Shareholders' funds	12,620,012	11,411,728
Equity securities / Share investments	56,801,102	51,164,446	Loss and gain reserves	39,552	39,552
Deposits, securities or bonds	12,462	12,462	Long-and middle-term liabilities	7,822,201	7,461,281
Foreign fixed assets	1,219,210	1,229,558	Technical reserves	309,165,562	288,681,047
Reinsurers share in the technical	23,767,107	21,056,438	Premiums	281,651,408	263,803,102
Premiums	22,751,250	20,043,003	Claims	27,514,154	24,877,945
Claims	1,015,857	1,013,435	Short-term liabilities	15,498,398	17,414,707
Short term stock / Securities	15,510,468	15,694,708	Net income	4,669,225	4,208,284
Bank	100,687,097	92,346,236	TOTAL LIABILITIES AND EQUITY	349,814,949	329,216,599
Cash	17,069	31,576			
Net income					
TOTAL ASSETS	349,814,949	329,216,599			

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	74,662,453	74,225,161	Solvency margin		
Claims and overdue capital	54,595,520	47,591,825	Minimum margin required	12,893,835	12,137,333
Excess share	5,573,572	5,079,555	Margin available	13,717,555	12,199,981
Closing reserve	281,651,408	263,803,102	Coverage	106%	101%
Opening reserve	263,803,102	239,944,800	Regulated commitments		
Incorporated surplus participation	5,010,906	3,451,139	Levels of regulated commitments	316,990,712	290,031,323
Service charges	73,006,492	73,078,543	Total assets eligibility	320,846,844	295,346,131
Commissions	4,834,073	4,724,092	Coverage	101%	102%
Reinsurance balance	-267,025	-320,434	Management Ratio		
Technical result	-3,445,137	-3,897,908	Claims and overdue capital / PM+PB	20.31%	19.55%
Overhead expense	9,567,768	9,346,946	Overhead expense / Written premium	12.81%	12.59%
Net financial income	14,969,063	13,640,001	Commissions / Written premium	6.47%	6.36%
Operating income	1,956,158	395,146	Net financial products / Assets managed	6.15%	6.57%
Exceptional profits	9,635,430	6,881,656	Profitability ratios		
Exceptional losses	6,887,363	3,033,519	Operating income / Share premiums	2.62%	0.53%
Earnings before tax	4,704,225	4,243,284	Net income / Share premiums	6.25%	5.67%
Tax	35,000	35,000	Compensations savings for policyholders	4.00%	4.04%
Net Income	4,669,225	4,208,284	Net income / Shareholders' funds	37.00%	36.88%

EXTERNAL AUDITORS

MAZARS Côte d'Ivoire - 01 B.P. 3989 Abidjan 01 - CÔTE D'IVOIRE
PRICEWATERHOUSE COOPERS SA - 01 B.P. 1361 Abidjan 01 - CÔTE D'IVOIRE



a. Côte d'Ivoire Zone

SUNU ASSURANCES IARD CÔTE D'IVOIRE



HEAD OFFICE

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01 BP 3803 Abidjan 01- Côte d'Ivoire
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E-mail: cotedivoire.iard@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 5,000,000,000
Legal form: Public
Trade Register:
CI-ABJ-1997-B-211398
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Mamadou Moussa DIOUF
Chief Executive Officer



M^{rs} Kadiatou DEMBELE
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 99.99 %
- Other: 0.01 %

BOARD OF DIRECTORS

- Mr. Atté AHUI, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- Mr. Joël AMOUSSOU
- Mr. Karim-Franck DIONE
- Mr. Djibril N'GOM
- Mr. Saliou BAKAYOKO



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	5,000,000	5,000,000
Fixed assets in the country	2,682,967	334,540	Reserves	494,731	403,071
Real estate / Building properties	1,779,072	13,000	Share premium		
Other capital property / Fixed assets	903,895	321,540	Statutory reserves	494,731	403,071
Other fixed assets in the country	11,729,080	11,049,938	Others reserves		
Securities / Stock	4,756,943	3,345,118	Retained earned	28,686	3,740
Loans and impact or effect	187,444	194,817	Shareholders' funds	5,523,417	5,406,811
Equity securities / Share investments	5,617,603	6,248,285	Loss and gain reserves	76,827	153,042
Deposits, securities or bonds	1,167,091	1,261,718			
Long-term investments abroad			Long-and middle-term liabilities	5,219,815	3,977,893
Reinsurers share in the technical reserves	10,555,747	9,493,865	Technical reserves	24,288,926	21,319,164
Premiums	3,146,622	3,803,600	Premiums	4,188,148	3,943,698
Claims	7,409,125	5,690,265	Claims	20,100,778	17,375,466
Short term stock / Securities	13,424,866	12,116,297			
Bank	4,492,035	5,100,961	Short-term liabilities	6,643,591	6,345,148
Cash	9,217	23,063	Net income	1,141,336	916,606
Net income					
TOTAL ASSETS	42,893,911	38,118,665	TOTAL LIABILITIES AND EQUITY	42,893,911	38,118,665

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	30,135,369	29,969,987	Solvency margin		
P.A.N.E at the closing			Minimal required margin	4,365,053	4,727,191
P.A.N.E at the opening			Available margin	6,636,067	6,319,676
Premiums reserves at opening	3,943,698	3,066,070	Cover rate	152%	134%
Premiums reserves at closing	4,188,148	3,943,698	Regulated commitments		
Earned premiums	29,890,919	29,092,359	Amount of regulated commitments	26,231,849	23,794,973
Paid claims	11,919,097	12,057,972	Total available Assets in Cover rate	25,411,763	23,919,575
Claims reserves at closing	19,930,333	17,223,820	Cover rate	97%	101%
Claims reserves at opening	17,339,131	15,714,002	Management ratio		
Claims incurred	14,510,299	13,567,791	Claims expenses / earned premiums	48.54%	46.64%
Commissions	5,983,552	5,581,675	General expenses / Issued premiums	18.37%	14.83%
Reinsurance balance	-2,677,766	-4,124,417	Commissions / Issued premiums	19.86%	18.62%
Technical Income	6,719,301	5,818,476	Combined Ratio	86.77%	80.09%
General expenses	5,537,223	4,444,523	Retention rate of claims	72.47%	79.89%
Net Financial income	698,517	529,657	Reserves for claims / Issued premiums	66.14%	57.47%
Operating income	1,880,595	1,903,611	Payments / Reserves for claims	59.80%	70.01%
Exceptional profits	562,419	358,255	Average return on investments	3.10%	2.54%
Exceptional losses	880,153	916,845	Income Ratio		
Profit before tax	1,562,861	1,345,020	Operating income / Issued premiums	6.24%	6.35%
Tax	421,525	428,415	Net income / Issued premiums	3.79%	3.06%
Net income	1,141,336	916,606	Net income / Equity	20.66%	16.95%

EXTERNAL AUDITORS

MAZARS Côte d'Ivoire - 01 B.P. 3989 Abidjan 01 - CÔTE D'IVOIRE
PRICEWATERHOUSE COOPERS SA - 01 B.P. 1361 Abidjan 01 - CÔTE D'IVOIRE



b. West WAEMU Zone

SUNU ASSURANCES VIE BURKINA FASO



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 3,190,000,000
Legal form: Public
Trade Register:
R.C.C.M BF OUA 2012 B 2791
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Jean-François KAMBOU
Chief Executive Officer



Mr. Boukari SAVADOGO
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 63.75 %
- SUNU Group subsidiaries: 19.31 %
- Other: 16.93 %

BOARD OF DIRECTORS

- M^{rs} Hadjara IDANI THIOMBIANO, Chairman
- SUNU Participations Holding West Africa represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Gildas N'ZOUBA
- SUNU Assurances Vie Togo represented by Mr. Razack FASSASSI
- Société Générale Burkina Faso represented by Mr. Willy Edward TCHIENGUE HOTOU
- Mr. Mohamed-Lamine BAH
- Mr. Atté AHUI
- M^{rs} Aïssèta SELIRA KANAZOE
- Mr. Dianguinaba BARRO (died on December 16, 2024)



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	52,634	79,060	Share capital	3,190,000	3,190,000
Member company fixed assets	1,200,358	1,184,338	Reserves	533,233	396,337
Real estate / Building properties	851,976	1,182,488	Share premium	496	496
Other capital property / Fixed assets	348,382	1,850	Statutory reserves	532,737	395,840
Other member company fixed assets	10,583,501	30,604,427	Others reserves		
Securities / Stock	5,647,775	17,584,145	Balance brought forward	52,215	32,348
Loans and impact or effect	1,550,000	1,992,222	Shareholders' funds	3,775,447	3,618,685
Equity securities / Share investments	3,371,435	10,209,366	Loss and gain reserves	84,260	84,260
Deposits, securities or bonds	14,292	818,694	Long-and middle-term liabilities	2,143,753	2,027,552
Foreign fixed assets	24,547,551		Technical reserves	53,812,431	48,829,047
Reinsurers share in the technical	2,138,253	2,023,052	Premiums	52,156,963	47,122,908
Premiums	1,688,479	1,667,875	Claims	1,655,468	1,706,140
Claims	449,774	355,177	Short-term liabilities	2,437,187	2,405,047
Short term stock / Securities	3,450,634	3,322,792	Net income	1,515,075	1,368,962
Bank	21,792,680	21,113,049	TOTAL LIABILITIES AND EQUITY	63,768,154	58,333,554
Cash	2,543	6,836			
Net income					
TOTAL ASSETS	63,768,154	58,333,554			

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	18,154,341	16,975,735	Solvency margin		
Claims and overdue capital	8,877,008	6,582,217	Minimum margin required	2,523,424	2,272,752
Excess share	281,396	371,357	Margin available	5,290,523	3,721,383
Closing reserve	52,781,137	47,697,118	Coverage	210%	164%
Opening reserve	47,697,118	41,716,508	Regulated commitments		
Incorporated surplus participation	450,000	326,000	Levels of regulated commitments	54,003,833	49,246,129
Service charges	13,792,423	12,608,183	Total assets eligibility	58,414,225	51,212,619
Commissions	1,978,064	2,259,096	Coverage	108%	104%
Reinsurance balance	-348,506	-300,005	Management Ratio		
Technical result	2,035,348	1,808,450	Claims and overdue capital / PM+PB	18.44%	15.66%
Overhead expense	2,720,793	2,415,197	Overhead expense / Written premium	14.99%	14.23%
Net financial income	2,657,189	2,779,002	Commissions / Written premium	10.90%	13.31%
Operating income	1,971,744	2,172,256	Net financial products / Assets managed	5.15%	5.70%
Exceptional profits	273,321	116,123	Profitability ratios		
Exceptional losses	149,026	337,211	Operating income / Share premiums	10.86%	12.80%
Earnings before tax	2,096,039	1,951,168	Net income / Share premiums	8.35%	8.06%
Tax	580,963	582,205	Compensations savings for policyholders	4.09%	4.73%
Net Income	1,515,075	1,368,962	Net income / Shareholders' funds	40.13%	37.83%

EXTERNAL AUDITOR

ACECA International SARL - 01 B.P. 4318 - Ouagadougou 01 - BURKINA FASO



b. West WAEMU Zone

SUNU ASSURANCES IARD BURKINA FASO



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LEGAL INFORMATION

Share capital: F CFA 3,102,240,000
Legal form: Public
Trade Register:
R.C.C.M BF OUA 2000 B648
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Monhamed J.I. COMPAORE
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 58.29 %
- SUNU Group subsidiaries: 10.54 %
- Other: 31.17 %

BOARD OF DIRECTORS

- M^{rs} Aïssèta SELIRA KANAZOE, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- Burkinabé State represented by Mr. Philippe WAONGO
- Mr. Joël AMOUSSOU
- Mr. Karim-Franck DIONE
- Mr. Saliou BAKAYOKO
- Mr. Dianguinaba BARRO (*died on December 16, 2024*)
- Mr. Abdou Aziz GUEYE
- Mr. Jean-François KAMBOU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	16,009	16,703	Share capital	3,102,240	3,102,240
Fixed assets in the country	1,674,753	1,754,247	Reserves	998,766	947,145
Real estate / Building properties	1,257,571	1,317,919	Share premium	61,020	61,020
Other capital property / Fixed assets	417,182	436,328	Statutory reserves	648,988	597,366
Other fixed assets in the country	6,244,553	5,802,441	Others reserves	288,758	288,758
Securities / Stock	1,974,653	5,623,838	Retained earned		2,812
Loans and impact or effect	47,549	126,520	Shareholders' funds	4,101,006	4,052,197
Equity securities / Share investments	4,153,358		Loss and gain reserves		
Deposits, securities or bonds	68,993	52,083			
Long-term investments abroad			Long-and middle-term liabilities	340,410	372,563
Reinsurers share in the technical reserves	1,617,169	1,957,386	Technical reserves	6,116,570	6,291,548
Premiums	444,650	570,596	Premiums	2,009,984	2,158,813
Claims	1,172,518	1,386,789	Claims	4,106,586	4,132,735
Short term stock / Securities	6,272,416	4,972,643			
Bank	1,112,024	1,657,716	Short-term liabilities	5,445,152	4,363,035
Cash	2,885	1,973	Net income	936,669	1,083,765
Net income					
TOTAL ASSETS	16,939,809	16,163,108	TOTAL LIABILITIES AND EQUITY	16,939,809	16,163,108

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	8,364,959	8,360,828	Solvency margin		
P.A.N.E at the closing			Minimal required margin	1,410,757	1,447,019
P.A.N.E at the opening			Available margin	5,005,940	5,093,347
Premiums reserves at opening	2,002,948	1,620,552	Cover rate	355%	352%
Premiums reserves at closing	2,009,984	2,002,948	Regulated commitments		
Earned premiums	8,357,923	7,978,432	Amount of regulated commitments	8,188,426	6,991,234
Paid claims	3,662,801	2,916,687	Total available Assets in Cover rate	7,636,210	8,084,802
Claims reserves at closing	4,106,586	3,778,005	Cover rate	93%	116%
Claims reserves at opening	3,778,005	3,614,163	Management ratio		
Claims incurred	3,991,382	3,080,529	Claims expenses / earned premiums	47.76%	38.61%
Commissions	1,509,551	1,201,467	General expenses / Issued premiums	26.75%	25.91%
Reinsurance balance	-478,114	-650,006	Commissions / Issued premiums	18.05%	14.37%
Technical Income	2,378,876	3,046,430	Combined Ratio	92.55%	78.89%
General expenses	2,237,633	2,166,035	Retention rate of claims	8.14%	86.82%
Net Financial income	855,090	642,642	Reserves for claims / Issued premiums	49.09%	45.19%
Operating income	996,333	1,523,038	Payments / Reserves for claims	89.19%	77.20%
Exceptional profits	683,829	851,634	Average return on investments	9.83%	7.22%
Exceptional losses	319,738	778,017	Income Ratio		
Profit before tax	1,360,424	1,596,655	Operating income / Issued premiums	11.91%	18.22%
Tax	423,755	512,890	Net income / Issued premiums	11.20%	12.96%
Net income	936,669	1,083,765	Net income / Equity	22.84%	26.75%

EXTERNAL AUDITOR

ACECA International SARL - 01 B.P. 4318 - Ouagadougou 01 - BURKINA FASO



b. West WAEMU Zone

SUNU ASSURANCES IARD MALI



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E-mail: mali.iard@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 3,500,000,000
Legal form: Public
Trade Register:
RC N° MA-BKO-2010.B 5346
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Lassina OUATTARA
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 65.71 %
- SUNU Group subsidiaries: 4.29 %
- Other: 30 %

BOARD OF DIRECTORS

- Mr. Djibril NGOM, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Atté AHUI
- Groupe AZALAÏ Hôtel SA represented by Mr. Mossadeck BALLY
- Bank of Africa Mali represented by Mr. Georges NABI
- Mr. Abdou Aziz GUEYE
- Mr. Adama NDIAYE
- Mr. Patrice DESGRANGES



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	11,344	12,321	Share capital	3,500,000	3,500,000
Fixed assets in the country	1,454,773	1,487,947	Reserves	385,221	221,681
Real estate / Building properties	1,137,134	1,137,742	Share premium	27,125	27,125
Other capital property / Fixed assets	317,639	350,205	Statutory reserves	358,096	194,555
Other fixed assets in the country	2,608,716	2,670,706	Others reserves		
Securities / Stock	2,306,108	2,389,196	Retained earned	867,653	2,560
Loans and impact or effect			Shareholders' funds	4,752,874	3,724,240
Equity securities / Share investments	19,080	26,235	Loss and gain reserves	498,331	332,021
Deposits, securities or bonds	283,528	255,274			
Long-term investments abroad			Long-and middle-term liabilities	744,321	1,026,800
Reinsurers share in the technical reserves	2,739,984	3,050,716	Technical reserves	6,701,471	7,012,177
Premiums	250,231	538,618	Premiums	1,610,126	2,161,990
Claims	2,489,753	2,512,098	Claims	5,091,345	4,850,187
Short term stock / Securities	7,366,310	5,799,271			
Bank	2,228,886	3,843,645	Short-term liabilities	3,536,947	3,134,626
Cash	1,991	661	Net income	178,059	1,635,404
Net income					
TOTAL ASSETS	16,412,003	16,865,268	TOTAL LIABILITIES AND EQUITY	16,412,003	16,865,268

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	6,809,500	8,218,828	Solvency margin		
P.A.N.E at the closing			Minimal required margin	680,950	474,940
P.A.N.E at the opening			Available margin	4,919,589	5,345,230
Premiums reserves at opening	2,161,990	1,512,771	Cover rate	722%	1125%
Premiums reserves at closing	1,610,126	2,161,990	Regulated commitments		
Earned premiums	7,361,364	7,569,610	Amount of regulated commitments	8,542,746	7,273,519
Paid claims	2,678,900	2,712,604	Total available Assets in Cover rate	6,589,710	7,433,524
Claims reserves at closing	5,091,345	4,850,187	Cover rate	77%	102%
Claims reserves at opening	4,850,187	4,482,135	Management ratio		
Claims incurred	2,920,058	3,080,656	Claims expenses / earned premiums	39.67%	40.70%
Commissions	1,289,094	1,482,809	General expenses / Issued premiums	36.80%	29.21%
Reinsurance balance	-660,746	44,949	Commissions / Issued premiums	18.93%	18.04%
Technical Income	2,491,466	3,051,094	Combined Ratio	95.40%	87.95%
General expenses	2,505,904	2,400,382	Retention rate of claims	41.90%	28.90%
Net Financial income	190,430	164,251	Reserves for claims / Issued premiums	74.77%	59.01%
Operating income	175,992	814,963	Payments / Reserves for claims	52.62%	55.93%
Exceptional profits	140,356	1,451,179	Average return on investments	2.55%	2.07%
Exceptional losses	21,142	442,004	Income Ratio		
Profit before tax	295,206	1,824,138	Operating income / Issued premiums	2.58%	9.92%
Tax	117,147	188,734	Net income / Issued premiums	2.61%	19.90%
Net income	178,059	1,635,404	Net income / Equity	3.75%	43.91%

EXTERNAL AUDITOR

EGCC International - B.P. 3013 - Bamako - MALI



b. West WAEMU Zone

SUNU ASSURANCES VIE SÉNÉGAL



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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
SN.DKR.1986.B.246
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Fara SARR
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 79.15 %
- SUNU Group subsidiaries: 5.92 %
- Other: 14.93 %

BOARD OF DIRECTORS

- Mr. Abdou Aziz GUEYE, Chairman
- SUNU Participations Holding West Africa represented by Mr. Karim-Franck DIONE
- AXA Sénégal represented by Mr. Papa Ousmane DIOP
- Mr. Mohamed-Lamine BAH
- M^{rs} Adjaratou Khady NDAO SY
- Mr. Jean-François KAMBOU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost		4,056	Share capital	3,000,000	3,000,000
Member company fixed assets	5,185,113	4,947,563	Reserves	568,613	526,271
Real estate / Building properties	1,972,920	2,205,158	Share premium		
Other capital property / Fixed assets	3,212,193	2,742,405	Statutory reserves	568,613	526,271
Other member company fixed assets	23,431,637	21,239,832	Others reserves		
Securities / Stock	12,263,682	9,171,165	Balance brought forward	1,177	1,101
Loans and impact or effect	786,186	2,404,009	Shareholders' funds	3,569,790	3,527,373
Equity securities / Share investments	9,207,919	8,332,134			
Deposits, securities or bonds	1,173,851	1,332,524	Loss and gain reserves		
Foreign fixed assets			Long-and middle-term liabilities	6,302,392	6,109,899
Reinsurers share in the technical	6,291,834	6,099,341			
Premiums	5,531,471	5,702,521	Technical reserves	44,591,109	38,954,508
Claims	760,363	396,820	Premiums	42,171,127	36,835,007
Short term stock / Securities	8,230,872	7,935,462	Claims	2,419,983	2,119,502
Bank	13,542,586	10,302,175			
Cash	1,164	1,721	Short-term liabilities	1,181,043	1,514,951
Net income			Net income	1,038,871	423,418
TOTAL ASSETS	56,683,206	50,530,149	TOTAL LIABILITIES AND EQUITY	56,683,206	50,530,149

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	14,479,025	11,633,214	Solvency margin		
Claims and overdue capital	5,920,655	5,045,777	Minimum margin required	1,834,080	1,565,488
Excess share	170,000	160,000	Margin available	4,607,505	3,944,429
Closing reserve	42,171,127	36,835,007	Coverage	251%	252%
Opening reserve	36,835,007	31,896,374	Regulated commitments		
Incorporated surplus participation	241,645	215,434	Levels of regulated commitments	44,873,038	39,227,020
Service charges	11,185,129	9,928,976	Total assets eligibility	45,720,922	42,253,737
Commissions	1,435,442	992,039	Coverage	102%	108%
Reinsurance balance	-743,935	-118,705	Management Ratio		
Technical result	1,114,518	593,493	Claims and overdue capital / PM+PB	15.97%	15.71%
Overhead expense	2,233,238	2,003,370	Overhead expense / Written premium	15.42%	17.22%
Net financial income	2,045,646	1,554,767	Commissions / Written premium	9.91%	8.53%
Operating income	926,926	144,890	Net financial products / Assets managed	6.52%	5.38%
Exceptional profits	573,057	855,854	Profitability ratios		
Exceptional losses	313,858	506,406	Operating income / Share premiums	6.40%	1.25%
Earnings before tax	1,186,125	494,338	Net income / Share premiums	7.18%	3.64%
Tax	147,254	70,920	Compensations savings for policyholders	4.02%	4.05%
Net Income	1,038,871	423,418	Net income / Shareholders' funds	29.10%	12.00%

EXTERNAL AUDITOR

Marie BA, expert comptable inscrit à l'ONECCA - B.P. 5079 Dakar - SENEGAL



b. West WAEMU Zone

SUNU ASSURANCES IARD SÉNÉGAL



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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
RC SN DKR 2006-B-12609
Company governed by the Code
of Insurance CIMA

SHAREHOLDING

- SUNU Participations Holding West Africa: 75 %
- Other: 25 %

BOARD OF DIRECTORS

- Mr. Mamadou Lamine LOUM, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- XEEWEL SA represented by Mr. Pape Alioune NDIAYE
- Mr. Joël AMOUSSOU
- Mr. Mouhamadou Moustapha NOBA
- Mr. Abdou Aziz GUEYE
- Mr. Adama N'DIAYE
- Mr. Ismaila DIONE
- Mr. Jean-François KAMBOU

SENIOR MANAGEMENT



M^{rs} Adjaratou Khady NDAO SY
Chief Executive Officer



Mr. Ismaila DIONE
Deputy Chief Executive Officer



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Fixed assets in the country	651,502	662,473	Reserves	600,000	548,922
Real estate / Building properties	431,386	432,986	Share premium		
Other capital property / Fixed assets	220,116	229,487	Statutory reserves	600,000	548,922
Other fixed assets in the country	6,634,938	6,561,034	Others reserves		
Securities / Stock	868,308	1,039,128	Retained earned	3,856	2,970
Loans and impact or effect	267,515	269,447	Shareholders' funds	3,603,856	3,551,892
Equity securities / Share investments	4,728,904	4,581,904	Loss and gain reserves		
Deposits, securities or bonds	770,211	670,556			
Long-term investments abroad			Long-and middle-term liabilities	6,208,756	1,926,522
Reinsurers share in the technical reserves	6,194,177	1,911,944	Technical reserves	9,481,317	5,277,256
Premiums	980,541	284,347	Premiums	1,970,376	1,067,766
Claims	5,213,637	1,627,597	Claims	7,510,942	4,209,490
Short term stock / Securities	7,652,117	4,255,537			
Bank	1,394,766	285,959	Short-term liabilities	2,921,701	2,170,048
Cash	1,595	2,735	Net income	313,464	753,964
Net income					
TOTAL ASSETS	22,529,095	13,679,683	TOTAL LIABILITIES AND EQUITY	22,529,095	13,679,683

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	8,894,688	6,550,730	Solvency margin		
P.A.N.E at the closing			Minimal required margin	889,469	793,666
P.A.N.E at the opening			Available margin	3,913,464	4,302,121
Premiums reserves at opening	1,067,766	1,434,976	Cover rate	440%	542%
Premiums reserves at closing	1,970,376	1,067,766	Regulated commitments		
Earned premiums	7,992,078	6,917,940	Amount of regulated commitments	11,668,863	7,367,468
Paid claims	2,717,820	2,413,299	Total available Assets in Cover rate	8,198,126	7,647,567
Claims reserves at closing	7,472,946	4,209,490	Cover rate	70%	104%
Claims reserves at opening	4,171,494	3,883,606	Management ratio		
Claims incurred	6,019,272	2,739,183	Claims expenses / earned premiums	75.32%	39.60%
Commissions	1,548,380	1,373,335	General expenses / Issued premiums	24.37%	27.04%
Reinsurance balance	2,070,090	-186,831	Commissions / Issued premiums	17.41%	20.96%
Technical Income	2,494,516	2,618,591	Combined Ratio	117.10%	87.60%
General expenses	2,167,906	1,771,358	Retention rate of claims	39.09%	62.58%
Net Financial income	160,037	200,849	Reserves for claims / Issued premiums	84.02%	64.26%
Operating income	486,646	1,048,082	Payments / Reserves for claims	36.37%	57.33%
Exceptional profits	61,082	25,332	Average return on investments	1.98%	1.88%
Exceptional losses	82,643	5,903	Income Ratio		
Profit before tax	465,085	1,067,511	Operating income / Issued premiums	5.47%	16.00%
Tax	151,621	314,312	Net income / Issued premiums	3.52%	11.50%
Net income	313,464	753,964	Net income / Equity	8.70%	21.21%

EXTERNAL AUDITOR

Marie BA, expert comptable inscrit à l'ONECCA - B.P. 5079 Dakar - SENEGAL



c. East WAEMU Zone

SUNU ASSURANCES VIE BÉNIN



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.C.M RB/COT/15/B13077
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Souleymane FAYE
Chief Executive Officer



M^{rs} Olivia SAH KOUONON
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 44.59 %
- SUNU Group subsidiaries: 19.10 %
- Other: 36.31 %

BOARD OF DIRECTORS

- M^{me} Evelyne FASSINOU, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Saliou BAKAYOKO
- Mr. Joël AMOUSSOU
- Mr. Lassina COULIBALY
- Mr. Venance AMOUSSOUGA
- Mr. Christian FASSINOU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Member company fixed assets	5,206,598	1,656,614	Reserves	296,150	237,447
Real estate / Building properties	1,379,903	1,399,816	Share premium		
Other capital property / Fixed assets	3,826,695	256,798	Statutory reserves	296,150	237,447
Other member company fixed assets	29,813,241	27,023,018	Others reserves		
Securities / Stock	21,958,257	18,351,276	Balance brought forward	4,685	1,356
Loans and impact or effect	1,230,488	2,079,337	Shareholders' funds	3,300,835	3,238,803
Equity securities / Share investments	5,440,124	5,253,539			
Deposits, securities or bonds	1,184,372	1,338,868	Loss and gain reserves		20,000
Foreign fixed assets			Long-and middle-term liabilities	810,194	821,254
Reinsurers share in the technical	808,544	819,604			
Premiums	563,679	598,583	Technical reserves	43,314,476	37,480,587
Claims	244,865	221,022	Premiums	41,606,569	35,896,934
Short term stock / Securities	1,278,651	1,577,578	Claims	1,707,907	1,583,653
Bank	12,079,574	11,961,294			
Cash	3,518	3,847	Short-term liabilities	1,307,964	894,279
Net income			Net income	456,656	587,032
TOTAL ASSETS	49,190,125	43,041,956	TOTAL LIABILITIES AND EQUITY	49,190,125	43,041,956

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	12,709,930	11,243,196	Solvency margin		
Claims and overdue capital	5,729,179	6,319,179	Minimum margin required	2,051,910	1,764,918
Excess share	21,649	30,000	Margin available	3,830,681	3,837,100
Closing reserve	41,606,569	35,896,934	Coverage	187%	217%
Opening reserve	35,896,934	32,421,456	Regulated commitments		
Incorporated surplus participation	46,509	52,706	Levels of regulated commitments	43,810,195	37,932,132
Service charges	11,413,954	9,771,950	Total assets eligibility	46,687,089	39,732,749
Commissions	1,047,345	1,001,160	Coverage	107%	105%
Reinsurance balance	-119,822	-31,969	Management Ratio		
Technical result	128,810	438,117	Claims and overdue capital / PM+PB	15.94%	19.46%
Overhead expense	1,871,025	1,731,463	Overhead expense / Written premium	14.72%	15.40%
Net financial income	2,206,526	1,894,315	Commissions / Written premium	8.24%	8.90%
Operating income	464,310	600,969	Net financial products / Assets managed	5.30%	5.08%
Exceptional profits	447,265	459,300	Profitability ratios		
Exceptional losses	283,152	326,373	Operating income / Share premiums	3.65%	5.35%
Earnings before tax	628,423	733,895	Net income / Share premiums	3.59%	5.22%
Tax	171,767	146,863	Compensations savings for policyholders	3.73%	3.74%
Net Income	456,656	587,032	Net income / Shareholders' funds	13.83%	18.12%

EXTERNAL AUDITOR

FIDUCIAIRE D'AFRIQUE - TDT ASSOCIES - 01 B.P. 663 Cotonou - BENIN



c. East WAEMU Zone

SUNU ASSURANCES IARD BÉNIN



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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.C.M RB/COT/09/B4410
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Alfred KPEMAVO
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 83.50 %
- SUNU Group subsidiaries: 11 %
- Other: 5.50 %

BOARD OF DIRECTORS

- Mr. Joël AMOUSSOU, Chairman
- SUNU Participations Holding West Africa represented by Mr. Mohamed-Lamine BAH
- SUNU Assurances Vie Bénin represented by Mr. Razack FASSASSI
- Bank of Africa represented by Mr. Nicaise AGBODJOGBE
- M^{rs} Evelyne FASSINO
- Mr. Lassina COULIBALY
- Mr. Georges ABALLO (died June 12, 2024)



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Fixed assets in the country	253,898	203,502	Reserves	166,525	129,567
Real estate / Building properties			Share premium		
Other capital property / Fixed assets	253,898	203,502	Statutory reserves	166,525	129,567
Other fixed assets in the country	5,227,709	3,459,073	Others reserves		
Securities / Stock	4,802,695	2,889,957	Retained earned	33,722	1,099
Loans and impact or effect	23,180	525,756	Shareholders' funds	3,200,246	3,130,665
Equity securities / Share investments	300,000		Loss and gain reserves		
Deposits, securities or bonds	101,834	43,360			
Long-term investments abroad			Long-and middle-term liabilities	959,421	746,096
Reinsurers share in the technical reserves	1,556,120	1,343,795	Technical reserves	3,337,405	2,355,919
Premiums	398,324	346,672	Premiums	972,384	487,228
Claims	1,157,796	997,122	Claims	2,365,021	1,868,691
Short term stock / Securities	1,240,851	1,177,051			
Bank	2,817,914	3,259,334	Short-term liabilities	3,310,322	2,841,847
Cash	3,728	1,354	Net income	292,826	369,581
Net income					
TOTAL ASSETS	11,100,220	9,444,109	TOTAL LIABILITIES AND EQUITY	11,100,220	9,444,109

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	6,005,135	4,676,804	Solvency margin		
P.A.N.E at the closing			Minimal required margin	892,527	772,832
P.A.N.E at the opening			Available margin	3,793,072	3,500,077
Premiums reserves at opening	667,551	568,913	Cover rate	425%	453%
Premiums reserves at closing	1,003,010	667,551	Regulated commitments		
Earned premiums	5,669,676	4,578,166	Amount of regulated commitments	7,158,256	3,123,401
Paid claims	1,819,222	1,424,199	Total available Assets in Cover rate	7,816,038	5,829,820
Claims reserves at closing	2,365,021	1,959,959	Cover rate	109%	187%
Claims reserves at opening	1,959,959	1,662,452	Management ratio		
Claims incurred	2,224,285	1,721,706	Claims expenses / earned premiums	39.23%	37.61%
Commissions	1,108,253	808,415	General expenses / Issued premiums	25.38%	25.65%
Reinsurance balance	-947,133	-624,151	Commissions / Issued premiums	18.46%	17.29%
Technical Income	1,390,006	1,423,894	Combined Ratio	83.07%	80.54%
General expenses	1,524,278	1,199,686	Retention rate of claims	74.69%	82.62%
Net Financial income	416,947	350,837	Reserves for claims / Issued premiums	39.38%	41.91%
Operating income	282,674	575,046	Payments / Reserves for claims	76.92%	72.66%
Exceptional profits	140,864	62,769	Average return on investments	5.74%	5.61%
Exceptional losses	63,565	149,630	Income Ratio		
Profit before tax	359,973	488,184	Operating income / Issued premiums	4.71%	12.30%
Tax	67,148	118,603	Net income / Issued premiums	4.88%	7.90%
Net income	292,826	369,581	Net income / Equity	9.15%	11.81%

EXTERNAL AUDITOR

BÉNIN EXPERTISE - RUE DE L'AFRIQUE - 03 B.P. 1886 Cotonou - BENIN



c. East WAEMU Zone

SUNU ASSURANCES VIE NIGER



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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.C.M. NI.NIA.2009-B-2147
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



M^{rs} Aïssa DEGBEY
Chief Executive Officer



Mr. Moustapha AHMOUD
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 44.15 %
- SUNU Group subsidiaries: 45.09 %
- Other: 10.76 %

BOARD OF DIRECTORS

- M^{rs} Binta TINII, Chairman
- SUNU Participations Holding West Africa represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Saliou BAKAYOKO
- SUNU Assurances IARD Niger represented by Mr. David SANON
- BIA Niger represented by M^{rs} Nana Aïssa ANGO
- SONIBANK represented by Mr. Abdoul Karim Mounkaila YACOUBA
- Mr. Mohamed-Lamine BAH
- Mr. Karim-Franck DIONE
- Mr. Seydou BOUKARI



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	19,247	20,510	Share capital	3,000,000	3,000,000
Member company fixed assets	454,250	459,102	Reserves	633,209	571,418
Real estate / Building properties	301,986	457,602	Share premium		
Other capital property / Fixed assets	152,264	1,500	Statutory reserves	633,209	571,418
Other member company fixed assets	14,843,881	15,139,026	Others reserves		
Securities / Stock	4,692,280	3,866,702	Balance brought forward	6,759	635
Loans and impact or effect	224,066	1,533,447	Shareholders' funds	3,639,968	3,572,053
Equity securities / Share investments	8,736,129	8,405,644	Loss and gain reserves		
Deposits, securities or bonds	1,191,406	1,333,232	Long-and middle-term liabilities	843,006	785,995
Foreign fixed assets			Technical reserves	20,566,634	19,394,838
Reinsurers share in the technical	845,578	788,567	Premiums	19,202,817	18,284,619
Premiums	681,200	743,553	Claims	1,363,817	1,110,219
Claims	164,377	45,014	Short-term liabilities	906,531	890,366
Short term stock / Securities	916,568	1,132,935	Net income	509,597	617,915
Bank	9,381,620	7,718,778	TOTAL LIABILITIES AND EQUITY	26,465,736	25,261,168
Cash	4,592	2,250			
Net income					
TOTAL ASSETS	26,465,736	25,261,168			

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	7,353,333	6,838,821	Solvency margin		
Claims and overdue capital	4,874,129	4,057,071	Minimum margin required	926,360	877,333
Excess share	12,322	13,748	Margin available	4,142,807	4,188,567
Closing reserve	19,202,817	18,284,619	Coverage	447%	477%
Opening reserve	18,284,619	17,237,486	Regulated commitments		
Incorporated surplus participation	13,748	2,306	Levels of regulated commitments	21,985,113	20,382,188
Service charges	5,790,900	5,115,647	Total assets eligibility	23,468,028	22,344,137
Commissions	604,451	535,320	Coverage	107%	110%
Reinsurance balance	-52,057	-115,360	Management Ratio		
Technical result	905,926	1,072,494	Claims and overdue capital / PM+PB	26.64%	23.53%
Overhead expense	1,272,978	1,200,112	Overhead expense / Written premium	17.31%	17.55%
Net financial income	966,546	850,515	Commissions / Written premium	8.22%	7.83%
Operating income	599,494	722,897	Net financial products / Assets managed	4.88%	4.92%
Exceptional profits	154,902	303,796	Profitability ratios		
Exceptional losses	61,328	160,049	Operating income / Share premiums	8.15%	10.57%
Earnings before tax	693,068	866,644	Net income / Share premiums	6.93%	9.04%
Tax	183,471	248,728	Compensations savings for policyholders	3.59%	3.47%
Net Income	509,597	617,915	Net income / Shareholders' funds	14.00%	17.30%

EXTERNAL AUDITOR

FCA FIDUCIAIRE CONSEILS & AUDIT - Membre Exco B.P. 7 Niamey - NIGER



c. East WAEMU Zone

SUNU ASSURANCES IARD NIGER



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LEGAL INFORMATIONS

Capital social : F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.C.M. NI.NIA.2006 B.498
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. David SANON
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 75 %
- SUNU Group subsidiaries: 15.53 %
- Other: 9.47 %

BOARD OF DIRECTORS

- Mr. Seydou BOUKARI, Chairman
- SUNU Participations Holding West Africa represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Sénégal represented by Mr. Fara SARR
- BIA Niger represented by M^{rs} Nana Aïssa ANGO
- Mr. Mohamed-Lamine BAH
- Mr. Karim-Franck DIONE
- Mr. Razack FASSASSI



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost		1,774	Share capital	3,000,000	3,000,000
Fixed assets in the country	438,535	470,291	Reserves	443,501	431,346
Real estate / Building properties	362,893	385,100	Share premium		
Other capital property / Fixed assets	75,642	85,192	Statutory reserves	359,671	349,516
Other fixed assets in the country	7,567,541	7,496,587	Others reserves	83,830	81,830
Securities / Stock	2,580,748	2,747,587	Retained earned	37	648
Loans and impact or effect			Shareholders' funds	3,443,538	3,431,995
Equity securities / Share investments	4,661,504	4,501,504	Loss and gain reserves		
Deposits, securities or bonds	325,289	247,496			
Long-term investments abroad			Long-and middle-term liabilities	1,012,254	1,587,684
Reinsurers share in the technical reserves	1,018,810	1,423,366	Technical reserves	4,658,234	5,408,062
Premiums	290,989	489,729	Premiums	1,255,676	1,498,155
Claims	727,821	933,637	Claims	3,402,558	3,909,907
Short term stock / Securities	1,310,963	1,515,630			
Bank	723,349	1,391,838	Short-term liabilities	1,719,952	1,772,271
Cash	1,163	2,068	Net income	226,383	101,543
Net income					
TOTAL ASSETS	11,060,361	12,301,554	TOTAL LIABILITIES AND EQUITY	11,060,361	12,301,554

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	5,113,763	5,797,244	Solvency margin		
P.A.N.E at the closing			Minimal required margin	997,818	1,084,568
P.A.N.E at the opening			Available margin	3,668,231	3,528,155
Premiums reserves at opening	1,498,155	1,725,595	Cover rate	368%	325%
Premiums reserves at closing	1,255,676	1,498,155	Regulated commitments		
Earned premiums	5,356,241	6,024,684	Amount of regulated commitments	5,684,553	6,774,307
Paid claims	2,574,456	2,592,066	Total available Assets in Cover rate	5,422,106	7,261,697
Claims reserves at closing	3,357,371	3,909,907	Cover rate	95%	107%
Claims reserves at opening	3,864,720	3,831,679	Management ratio		
Claims incurred	2,067,107	2,670,293	Claims expenses / earned premiums	38.59%	44.32%
Commissions	743,674	852,256	General expenses / Issued premiums	31.98%	28.68%
Reinsurance balance	-935,995	-1,180,774	Commissions / Issued premiums	14.54%	14.70%
Technical Income	1,609,465	1,321,361	Combined Ratio	85.12%	87.71%
General expenses	1,635,406	1,662,779	Retention rate of claims	96.62%	92.38%
Net Financial income	440,657	483,655	Reserves for claims / Issued premiums	65.65%	67.44%
Operating income	414,716	142,237	Payments / Reserves for claims	76.68%	66.29%
Exceptional profits	97,621	109,850	Average return on investments	5.14%	5.64%
Exceptional losses	107,769	64,903	Income Ratio		
Profit before tax	404,568	187,185	Operating income / Issued premiums	8.11%	2.45%
Tax	178,185	85,642	Net income / Issued premiums	4.43%	1.75%
Net income	226,383	101,543	Net income / Equity	6.57%	2.96%

EXTERNAL AUDITOR

FCA FIDUCIAIRE CONSEILS & AUDIT - Membre Exco - B.P. 7 Niamey - NIGER



c. East WAEMU Zone

SUNU ASSURANCES VIE TOGO



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.C.M. 1999-B-0135
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Razack FASSASSI
Chief Executive Officer



Mr. Koudus ZOUNON
Deputy Chief Executive Officer

BOARD OF DIRECTORS

- Mr. Etienne Ayikoé AYITE, Chairman
- SUNU Participations Holding West Africa represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Atté AHUI
- Mr. Charles Alain CISSE
- Mr. Venance AMOUSSOUGA
- Mr. Théophile Kodjo LOCOH
- Mr. Djibril N'GOM



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Member company fixed assets	1,244,471	1,856,601	Reserves	413,572	364,590
Real estate / Building properties	530,489	544,666	Share premium		
Other capital property / Fixed assets	713,982	1,311,935	Statutory reserves	413,572	364,590
Other member company fixed assets	28,706,725	25,224,898	Others reserves		
Securities / Stock	15,443,385	13,210,089	Balance brought forward	3,919	28,088
Loans and impact or effect	4,208,446	4,475,009	Shareholders' funds	3,417,490	3,392,679
Equity securities / Share investments	8,162,803	6,663,366			
Deposits, securities or bonds	892,090	876,433	Loss and gain reserves		
Foreign fixed assets	378,823	373,251	Long-and middle-term liabilities	2,126,589	1,642,922
Reinsurers share in the technical	2,126,589	1,642,922			
Premiums	1,879,377	1,487,912	Technical reserves	49,896,707	43,254,164
Claims	247,212	155,010	Premiums	47,700,990	41,200,982
Short term stock / Securities	3,837,450	3,232,545	Claims	2,195,717	2,053,183
Bank	21,538,086	18,010,374			
Cash	2,165	2,706	Short-term liabilities	1,099,434	817,218
Net income			Net income	536,442	489,812
TOTAL ASSETS	57,076,662	49,596,794	TOTAL LIABILITIES AND EQUITY	57,076,662	49,596,794

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	14,781,895	15,385,840	Solvency margin		
Claims and overdue capital	7,744,513	6,577,886	Minimum margin required	2,278,720	1,986,105
Excess share	35,865	11,261	Margin available	3,945,933	3,869,552
Closing reserve	47,700,990	41,362,298	Coverage	173%	195%
Opening reserve	41,362,298	34,028,762	Regulated commitments		
Incorporated surplus participation	18,836	42,384	Levels of regulated commitments	50,452,259	43,634,309
Service charges	14,100,233	13,880,299	Total assets eligibility	50,657,230	44,975,983
Commissions	1,055,374	1,010,108	Coverage	100.4%	103%
Reinsurance balance	486,463	-42,186	Management Ratio		
Technical result	112,751	453,247	Claims and overdue capital / PM+PB	18.72%	19.31%
Overhead expense	2,117,822	1,849,309	Overhead expense / Written premium	14.33%	12.02%
Net financial income	2,440,963	2,135,723	Commissions / Written premium	7.14%	6.57%
Operating income	435,893	739,660	Net financial products / Assets managed	6.04%	5.51%
Exceptional profits	357,442	108,931	Profitability ratios		
Exceptional losses	109,073	299,130	Operating income / Share premiums	2.95%	4.81%
Earnings before tax	684,261	549,462	Net income / Share premiums	3.63%	3.18%
Tax	147,819	59,650	Compensations savings for policyholders	3.61%	3.54%
Net Income	536,442	489,812	Net income / Shareholders' funds	15.70%	14.44%

EXTERNAL AUDITOR

MAZARS - Mr. Vence FANDOHAN, Associé, B.P. 13685 - Lomé - TOGO



c. East WAEMU Zone

SUNU ASSURANCES IARD TOGO



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 3,120,000,000
Legal form: Public
Trade Register:
R.C.C.M. 1996-B-2968
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



M^{rs} Fatou ACOLATSE
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding West Africa: 58.05 %
- SUNU Group subsidiaries: 40.27%
- Other: 1.68 %

BOARD OF DIRECTORS

- Mr. Atté AHUI, Chairman
- SUNU Participations Holding West Africa represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Togo represented by Mr. Razack FASSASSI
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Mohamed-Lamine BAH
- M^{rs} Alfreda Illana KODJO-AMORIN
- Mr. Etienne Ayikoé AYITE
- Mr. Djibril N'GOM
- Mr. Afanou Kodjo LOCOH



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,120,000	3,120,000
Fixed assets in the country	756,939	804,679	Reserves	240,926	224,435
Real estate / Building properties	572,175	585,805	Share premium		
Other capital property / Fixed assets	184,764	218,874	Statutory reserves	240,926	224,435
Other fixed assets in the country	6,231,693	5,637,994	Others reserves		
Securities / Stock	3,891,456	3,515,827	Retained earned	577	17,520
Loans and impact or effect	68,679	151,509	Shareholders' funds	3,361,503	3,361,955
Equity securities / Share investments	1,990,763	1,715,397	Loss and gain reserves		14,099
Deposits, securities or bonds	280,795	255,261			
Long-term investments abroad			Long-and middle-term liabilities	1,237,789	2,243,178
Reinsurers share in the technical reserves	2,111,467	3,760,658	Technical reserves	11,378,526	12,618,447
Premiums	404,809	354,262	Premiums	1,417,779	1,484,925
Claims	1,706,658	3,406,396	Claims	9,960,747	11,133,522
Short term stock / Securities	5,076,987	5,269,969			
Bank	5,071,066	5,835,120	Short-term liabilities	3,257,776	2,911,893
Cash	3,503	6,060	Net income	16,060	164,908
Net income					
TOTAL ASSETS	19,251,654	21,314,480	TOTAL LIABILITIES AND EQUITY	19,251,654	21,314,480

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	8,317,865	8,536,134	Solvency margin		
P.A.N.E at the closing			Minimal required margin	1,570,464	1,325,596
P.A.N.E at the opening			Available margin	3,353,838	3,494,298
Premiums reserves at opening	1,484,925	1,395,534	Cover rate	214%	264%
Premiums reserves at closing	1,417,779	1,484,925	Regulated commitments		
Earned premiums	8,385,011	8,446,743	Amount of regulated commitments	13,620,939	13,971,592
Paid claims	5,148,633	3,509,625	Total available Assets in Cover rate	12,436,915	14,042,795
Claims reserves at closing	9,960,747	11,133,522	Cover rate	91%	100.51%
Claims reserves at opening	11,133,522	9,635,989	Management ratio		
Claims incurred	3,975,858	5,007,158	Claims expenses / earned premiums	47.42%	59.28%
Commissions	1,087,212	1,053,816	General expenses / Issued premiums	26.99%	24.69%
Reinsurance balance	-1,049,386	-464,551	Commissions / Issued premiums	13.07%	12.35%
Technical Income	2,272,554	1,921,219	Combined Ratio	87.48%	96.32%
General expenses	2,245,318	2,107,729	Retention rate of claims	94.40%	77.65%
Net Financial income	588,676	523,749	Reserves for claims / Issued premiums	119.75%	130.43%
Operating income	615,913	337,238	Payments / Reserves for claims	51.69%	31.52%
Exceptional profits	277,803	147,532	Average return on investments	4.93%	4.40%
Exceptional losses	771,263	234,502	Income Ratio		
Profit before tax	122,452	250,269	Operating income / Issued premiums	7.40%	3.95%
Tax	106,392	85,361	Net income / Issued premiums	0.19%	1.93%
Net income	16,060	164,908	Net income / Equity	0.48%	4.91%

EXTERNAL AUDITOR

MAZARS B.P. 13685 - Lomé - TOGO



d. EMCCA Zone

SUNU ASSURANCES VIE CAMEROUN



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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
R.C.DLA.1998.B.019567
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Dimitri IRIYE
Managing Director/
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 99.99 %
- Other: 0.001 %

BOARD OF DIRECTORS

- Mr. Patrice DESGRANGES, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- Mr. Mohamed-Lamine BAH
- M^{rs} Chantal MOUELLE
- Mr. Apollinaire EVA ESSANGONE
- Mr. Paul MBONGUE
- Mr. Federico ROMAN
- Mr. Dimitri IRIYE



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Member company fixed assets	707,019	717,335	Reserves	70,727	70,727
Real estate / Building properties	374,300	374,300	Share premium		
Other capital property / Fixed assets	332,719	343,035	Statutory reserves	69,877	69,877
Other member company fixed assets	27,988,591	26,635,758	Others reserves	849	849
Securities / Stock	18,661,589	18,637,895	Balance brought forward	-263,093	-454,215
Loans and impact or effect	1,248,844	3,398,429	Shareholders' funds	2,807,633	2,616,512
Equity securities / Share investments	7,225,222	4,580,847			
Deposits, securities or bonds	852,935	18,587	Loss and gain reserves	132,569	132,569
Foreign fixed assets			Long-and middle-term liabilities	5,165,961	4,868,363
Reinsurers share in the technical	5,285,613	4,949,482			
Premiums	4,699,734	4,421,478	Technical reserves	57,927,330	55,394,883
Claims	585,880	528,004	Premiums	51,565,499	49,547,866
Short term stock / Securities	9,638,624	8,973,404	Claims	6,361,831	5,847,018
Bank	25,246,826	24,761,477			
Cash	988	2,350	Short-term liabilities	2,609,834	2,836,358
Net income			Net income	224,333	191,121
TOTAL ASSETS	68,867,660	66,039,806	TOTAL LIABILITIES AND EQUITY	68,867,660	66,039,806

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	11,614,082	9,837,764	Solvency margin		
Claims and overdue capital	8,245,443	7,220,188	Minimum margin required	2,376,205	1,989,687
Excess share	332,461	382,872	Margin available	3,031,966	2,269,981
Closing reserve	52,250,183	49,547,866	Coverage	128%	114%
Opening reserve	49,547,866	46,863,582	Regulated commitments		
Incorporated surplus participation	482,598	623,760	Levels of regulated commitments	59,319,808	56,394,547
Service charges	10,797,624	9,663,585	Total assets eligibility	59,439,351	57,027,733
Commissions	651,424	508,754	Coverage	100%	101%
Reinsurance balance	-221,358	-45,764	Management Ratio		
Technical result	-56,323	-380,340	Claims and overdue capital / PM+PB	16.48%	15.20%
Overhead expense	2,103,326	1,931,690	Overhead expense / Written premium	18.11%	19.64%
Net financial income	2,350,160	2,449,502	Commissions / Written premium	5.61%	5.17%
Operating income	190,511	137,473	Net financial products / Assets managed	5.73%	5.20%
Exceptional profits	501,727	856,895	Profitability ratios		
Exceptional losses	229,184	566,944	Operating income / Share premiums	1.64%	1.40%
Earnings before tax	463,055	427,424	Net income / Share premiums	1.93%	1.94%
Tax	238,721	236,302	Compensations savings for policyholders	4.59%	3.75%
Net Income	224,333	191,121	Net income / Shareholders' funds	7.99%	7.30%

EXTERNAL AUDITOR

MAZARS Cameroun - B.P. 3791 Douala - CAMEROON



d. EMCCA Zone

SUNU ASSURANCES IARD CAMEROUN



HEAD OFFICE

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Starting in March 2025
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E-mail: cameroun.iard@sunu-group.com

SENIOR MANAGEMENT



Mr. Idrissa FALL
Chief Executive Officer



Mr. Vincent ONGONO NDZOMO
Deputy Chief Executive Officer

LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
RC.DLA.2019/B/1148
Company governed by the Code
of Insurance CIMA

SHAREHOLDING

- SUNU Participations Holding SA: 51 %
- SUNU Group subsidiaries: 37.66 %
- Other: 11.34 %

BOARD OF DIRECTORS

- M^{rs} Chantal MOUELLE, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Cameroun represented by Mr. Dimitri IRIYE
- Mr. Mohamed-Lamine BAH
- Mr. Patrice DESGRANGES
- Mr. Paul MBONGUE
- Dr. MAMOUDOU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Fixed assets in the country	2,994,278	2,950,625	Reserves	26,951	26,951
Real estate / Building properties	2,776,459	2,843,462	Share premium		
Other capital property / Fixed assets	217,819	107,163	Statutory reserves	26,951	26,951
Other fixed assets in the country	820,494	478,460	Others reserves		
Securities / Stock	324,579	153,835	Retained earned	-604,099	-841,733
Loans and impact or effect			Shareholders' funds	2,422,852	2,185,218
Equity securities / Share investments			Loss and gain reserves	34,881	34,881
Deposits, securities or bonds	495,916	324,625			
Long-term investments abroad			Long-and middle-term liabilities	4,219,396	1,321,754
Reinsurers share in the technical reserves	3,940,723	1,310,114	Technical reserves	6,250,452	4,017,349
Premiums	2,467,393	918,790	Premiums	2,277,287	1,181,336
Claims	1,473,330	391,324	Claims	3,973,165	2,836,014
Short term stock / Securities	6,173,179	3,697,876			
Bank	812,288	565,375	Short-term liabilities	2,027,749	1,205,869
Cash	567	254	Net income		237,634
Net income	213,800				
TOTAL ASSETS	14,955,330	9,002,705	TOTAL LIABILITIES AND EQUITY	14,955,330	9,002,705

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	6,407,926	5,108,540	Solvency margin		
P.A.N.E at the closing			Minimal required margin	548,237	781,101
P.A.N.E at the opening			Available margin	2,209,052	2,422,852
Premiums reserves at opening	1,181,336	1,160,550	Cover rate	403%	310%
Premiums reserves at closing	2,277,287	1,181,336	Regulated commitments		
Earned premiums	5,311,974	5,087,755	Amount of regulated commitments	6,769,748	4,640,929
Paid claims	1,464,912	1,106,258	Total available Assets in Cover rate	3,895,570	3,562,673
Claims reserves at closing	3,973,165	2,836,014	Cover rate	58%	77%
Claims reserves at opening	2,836,014	2,095,910	Management ratio		
Claims incurred	2,602,062	1,846,362	Claims expenses / earned premiums	48.98%	36.29%
Commissions	938,873	904,398	General expenses / Issued premiums	28.83%	33.39%
Reinsurance balance	238,437	-538,431	Commissions / Issued premiums	14.65%	17.70%
Technical Income	2,009,476	1,798,565	Combined Ratio	92.47%	87.38%
General expenses	1,847,401	1,705,588	Retention rate of claims	43.64%	76.45%
Net Financial income	66,260	108,022	Reserves for claims / Issued premiums	62.00%	55.52%
Operating income	228,334	200,999	Payments / Reserves for claims	36.87%	39.01%
Exceptional profits	513,463	430,537	Average return on investments	1.78%	2.94%
Exceptional losses	801,773	259,273	Income Ratio		
Profit before tax	-59,975	372,264	Operating income / Issued premiums	3.56%	3.93%
Tax	153,825	134,630	Net income / Issued premiums	-3.34%	4.65%
Net income	-213,800	237,634	Net income / Equity	-8.82%	10.87%

EXTERNAL AUDITOR

MAZARS Cameroun - B.P. 3791 Douala - CAMEROON



d. EMCCA Zone

SUNU ASSURANCES IARD CENTRAFRIQUE



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 3,200,000,000
Legal form: Public
Trade Register:
R.C.C.M 2216B-CA.BG.2015M79
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Clément SANDWIDI
Chief Executive Officer



Mr. Joël Henri MAIDOU
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 74.45 %
- SUNU Group subsidiaries: 19 %
- Other: 6.55 %

BOARD OF DIRECTORS

- M^{rs} Béatrice EPAYE, Chairman
- SUNU Participations Holding SA represented by Mr. Mohamed-Lamine BAH
- Mr. Atté AHUI
- Mr. Dimitri IRIYE
- Mr. Oumarou YALO
- Mr. Léopold KITAMBO
- Mr. Job DANEBCRA



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,200,000	3,200,000
Fixed assets in the country	1,569,701	1,629,979	Reserves	827,992	827,992
Real estate / Building properties	1,270,547	1,317,120	Share premium	5,290	5,290
Other capital property / Fixed assets	299,154	312,860	Statutory reserves	640,000	640,000
Other fixed assets in the country	4,778,308	5,267,897	Others reserves	182,703	182,703
Securities / Stock	4,231,797	4,709,297	Retained earned	26,820	32,539
Loans and impact or effect	109,481	126,550	Shareholders' funds	4,054,813	4,060,531
Equity securities / Share investments	135,375	135,375	Loss and gain reserves		65,942
Deposits, securities or bonds	301,655	296,675			
Long-term investments abroad			Long-and middle-term liabilities	1,216,142	3,637,862
Reinsurers share in the technical reserves	419,941	2,892,315	Technical reserves	3,876,097	6,719,559
Premiums	73,162	265,044	Premiums	1,144,233	1,249,719
Claims	346,779	2,627,272	Claims	2,731,864	5,469,840
Short term stock / Securities	3,924,949	7,141,677			
Bank	525,664	1,189,953	Short-term liabilities	3,876,097	6,719,559
Cash	2,549	6,204	Net income		730,282
Net income	368,796				
TOTAL ASSETS	11,589,907	18,128,025	TOTAL LIABILITIES AND EQUITY	11,589,907	18,128,025

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	4,283,866	5,061,085	Solvency margin		
P.A.N.E at the closing			Minimal required margin	1,223,387	506,109
P.A.N.E at the opening			Available margin	3,865,083	4,599,859
Premiums reserves at opening	1,249,719	1,336,812	Cover rate	316%	909%
Premiums reserves at closing	1,144,233	1,249,719	Regulated commitments		
Earned premiums	4,389,351	5,148,179	Amount of regulated commitments	4,682,391	7,612,707
Paid claims	3,634,744	3,389,578	Total available Assets in Cover rate	6,647,812	8,088,102
Claims reserves at closing	2,731,864	5,469,840	Cover rate	142%	106%
Claims reserves at opening	5,469,840	6,740,427	Management ratio		
Claims incurred	896,768	2,118,991	Claims expenses / earned premiums	20.43%	41.16%
Commissions	707,610	869,237	General expenses / Issued premiums	39.23%	36.28%
Reinsurance balance	-1,084,663	368,121	Commissions / Issued premiums	16.52%	17.17%
Technical Income	1,700,311	2,528,071	Combined Ratio	76.17%	94.61%
General expenses	1,680,361	1,835,969	Retention rate of claims	142.79%	32.52%
Net Financial income	150,532	185,180	Reserves for claims / Issued premiums	63.77%	108.08%
Operating income	170,482	877,282	Payments / Reserves for claims	133.05%	61.97%
Exceptional profits	263,311	19,397	Average return on investments	2.16%	2.17%
Exceptional losses	717,175	-87,152	Income Ratio		
Profit before tax	-283,382	983,832	Operating income / Issued premiums	3.98%	17.33%
Tax	85,413	253,550	Net income / Issued premiums	-8.61%	14.43%
Net income	-368,796	730,282	Net income / Equity	-9.10%	17.98%

EXTERNAL AUDITOR

ARC Cabinet Lawson & Associés - B.P. 514 - Bangui - CENTRAL AFRICA



d. EMCCA Zone

SUNU ASSURANCES IARD CONGO



HEAD OFFICE

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Phone: (+242) 05 601 12 00 - 06 601 12 00
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LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
RCCM CG-PNR-01-2012-B14-00021
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Thierry Brou KOUADIO
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 99.99 %
- Other: 0.01 %

BOARD OF DIRECTORS

- Mr. Mohamed-Lamine BAH, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- Mr. Dimitri IRIYE
- Mr. Georges Alain DIOUF
- Mr. Abdou Aziz GUEYE



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	40,988	82,387	Share capital	3,000,000	3,000,000
Fixed assets in the country	1,461,967	1,541,299	Reserves	144,589	144,589
Real estate / Building properties	1,177,305	1,511,434	Share premium		
Other capital property / Fixed assets	284,662	29,864	Statutory reserves	144,589	144,589
Other fixed assets in the country	809,730	2,092,194	Others reserves		
Securities / Stock	336,262	1,813,762	Retained earned	-321,672	-898,721
Loans and impact or effect	56,392	68,495	Shareholders' funds	2,822,917	2,245,868
Equity securities / Share investments	160,000		Loss and gain reserves	74,468	106,800
Deposits, securities or bonds	257,077	209,938			
Long-term investments abroad			Long-and middle-term liabilities	2,321,753	2,230,306
Reinsurers share in the technical reserves	2,321,753	2,230,306	Technical reserves	4,224,501	4,048,236
Premiums	843,602	916,861	Premiums	1,120,825	972,099
Claims	1,478,151	1,313,445	Claims	3,103,675	3,076,137
Short term stock / Securities	5,852,866	4,415,656			
Bank	2,037,454	1,042,378	Short-term liabilities	2,628,032	2,199,274
Cash	12,055	3,313	Net income	465,144	577,049
Net income					
TOTAL ASSETS	12,536,814	11,407,531	TOTAL LIABILITIES AND EQUITY	12,536,814	11,407,531

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	7,179,352	6,697,050	Solvency margin		
P.A.N.E at the closing			Minimal required margin	717,935	1,212,568
P.A.N.E at the opening			Available margin	3,273,291	2,797,032
Premiums reserves at opening	972,099	667,636	Cover rate	456%	231%
Premiums reserves at closing	1,120,825	972,099	Regulated commitments		
Earned premiums	7,030,626	6,392,587	Amount of regulated commitments	4,937,648	4,790,920
Paid claims	1,970,074	3,797,829	Total available Assets in Cover rate	4,968,875	5,062,924
Claims reserves at closing	3,162,462	3,076,137	Cover rate	101%	106%
Claims reserves at opening	3,093,824	4,852,394	Management ratio		
Claims incurred	2,038,713	2,021,572	Claims expenses / earned premiums	29.00%	31.62%
Commissions	966,137	954,498	General expenses / Issued premiums	31.83%	28.96%
Reinsurance balance	-,917,365,	-1,296,864	Commissions / Issued premiums	13.46%	14.25%
Technical Income	3,108,411	2,119,653	Combined Ratio	74.28%	74.84%
General expenses	2,285,019	1,939,779	Retention rate of claims	49.76%	90.53%
Net Financial income	109,150	148,529	Reserves for claims / Issued premiums	44.05%	45.93%
Operating income	932,541	328,403	Payments / Reserves for claims	62.30%	123.46%
Exceptional profits	148,423	443,664	Average return on investments	2.73%	2.89%
Exceptional losses	359,930	114,334	Income Ratio		
Profit before tax	721,034	657,733	Operating income / Issued premiums	12.99%	4.90%
Tax	255,890	80,685	Net income / Issued premiums	6.48%	8.62%
Net income	465,144	577,049	Net income / Equity	16.48%	25.69%

EXTERNAL AUDITOR

PWC Congo (effective as of April 1, 2025 : BDO Audit) – 88 avenue du Général de Gaulle, B.P. 1306, Pointe Noire - CONGO



d. EMCCA Zone

SUNU ASSURANCES VIE GABON



HEAD OFFICE

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E-mail: gabon.vie@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 3,000,000,000
Legal form: Public
Trade Register:
Libreville N° 2003B02977
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



Mr. Jean-Constant ASSI
Chief Executive Officer



Mr. Jules Farlane PIEBY
Deputy Chief Executive Officer

BOARD OF DIRECTORS

- Mr. Apollinaire EVA ESSANGONE, Chairman
- SUNU Participations Holding SA represented by Mr. Karim-Franck DIONE
- BICIG represented by Mr. Ghislain Claude MBOUMBA
- Mr. Mohamed-Lamine BAH
- Mr. Joël AMOUSSOU
- M^{rs} Chantal MOUELLE
- Mr. Federico ROMAN



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	3,000,000	3,000,000
Member company fixed assets	3,100,731	1,770,809	Reserves	451,589	349,396
Real estate / Building properties	995,039	1,017,240	Share premium		
Other capital property / Fixed assets	2,105,692	753,569	Statutory reserves	349,396	349,396
Other member company fixed assets	38,457,729	35,530,207	Others reserves	102,193	
Securities / Stock	20,717,079	18,123,243	Balance brought forward	1,127	1,186
Loans and impact or effect	5,619,644	6,290,813	Shareholders' funds	3,452,716	3,350,582
Equity securities / Share investments	10,448,399	9,301,357	Loss and gain reserves		
Deposits, securities or bonds	1,672,607	1,814,794	Long-and middle-term liabilities	5,392,617	5,468,740
Foreign fixed assets			Technical reserves	50,639,436	49,799,787
Reinsurers share in the technical	5,392,617	5,468,740	Premiums	46,950,666	46,028,516
Premiums	4,613,134	4,682,323	Claims	3,688,770	3,771,271
Claims	779,483	786,417	Short-term liabilities	4,375,229	3,358,434
Short term stock / Securities	6,488,540	6,451,569	Net income	1,145,355	1,021,934
Bank	11,565,556	13,777,995	TOTAL LIABILITIES AND EQUITY	65,005,353	62,999,476
Cash	180	156			
Net income					
TOTAL ASSETS	65,005,353	62,999,476			

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	15,017,509	13,171,400	Solvency margin		
Claims and overdue capital	10,933,040	6,532,792	Minimum margin required	2,116,877	2,067,310
Excess share	1,601,527	1,481,451	Margin available	4,593,607	4,362,737
Closing reserve	46,950,666	46,028,516	Coverage	217%	211%
Opening reserve	46,028,516	41,676,975	Regulated commitments		
Incorporated surplus participation	1,595,185	1,139,017	Levels of regulated commitments	51,382,580	50,454,752
Service charges	11,861,532	11,226,766	Total assets eligibility	54,396,486	54,717,777
Commissions	862,886	665,870	Coverage	106%	108%
Reinsurance balance	-1,459,448	-549,299	Management Ratio		
Technical result	833,642	729,465	Claims and overdue capital / PM+PB	22.96%	15.26%
Overhead expense	2,512,638	2,145,978	Overhead expense / Written premium	16.73%	16.29%
Net financial income	2,533,982	2,244,323	Commissions / Written premium	5.75%	5.06%
Operating income	854,986	827,810	Net financial products / Assets managed	5.99%	5.84%
Exceptional profits	507,849	432,870	Profitability ratios		
Exceptional losses	67,305	107,032	Operating income / Share premiums	5.69%	6.28%
Earnings before tax	1,295,531	1,153,648	Net income / Share premiums	7.63%	7.76%
Tax	150,175	131,714	Compensations savings for policyholders	4.83%	4.55%
Net Income	1,145,355	1,021,934	Net income / Shareholders' funds	33.17%	30.50%

EXTERNAL AUDITOR

MAZARS Gabon - B.P. 5478 Libreville - GABON



d. EMCCA Zone

SUNU ASSURANCES IARD GABON



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 5,000,000,000
Legal form: Public
Trade Register:
Libreville N° 2015B16934
Company governed by the Code
of Insurance CIMA

SENIOR MANAGEMENT



M^{rs} Annabelle Marty BONGO
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 33 %
- SUNU Group subsidiaries: 66.32 %
- Other: 0.68 %

BOARD OF DIRECTORS

- Mr. Apollinaire EVA ESSANGONE, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- SUNU Assurances Vie Gabon represented by Mr. Jean-Constant ASSI
- Mr. Mohamed-Lamine BAH
- Mr. Karim-Franck DIONE
- M^{rs} Patricia BOUDDHOU
- Mr. Federico ROMAN
- Mr. Dimitri IRIYE



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	5,000,000	5,000,000
Fixed assets in the country	937,064	132,329	Reserves		
Real estate / Building properties	681,250		Share premium		
Other capital property / Fixed assets	255,814	132,329	Statutory reserves		
Other fixed assets in the country	2,911,142	258,255	Others reserves		
Securities / Stock	2,450,000	25,000	Retained earned	-1,770,860	-2,353,702
Loans and impact or effect			Shareholders' funds	3,229,140	2,646,298
Equity securities / Share investments	160,000		Loss and gain reserves	85,165	119,350
Deposits, securities or bonds	301,142	233,255			
Long-term investments abroad			Long-and middle-term liabilities	2,111,350	1,482,487
Reinsurers share in the technical reserves	2,111,350	1,482,487	Technical reserves	5,446,776	4,471,698
Premiums	1,063,865	775,377	Premiums	1,983,726	1,597,432
Claims	1,047,485	707,111	Claims	3,463,050	2,874,266
Short term stock / Securities	7,685,652	5,132,530			
Bank	3,142,734	6,612,589	Short-term liabilities	5,538,719	4,319,941
Cash	1,583	4,426	Net income	378,376	582,842
Net income					
TOTAL ASSETS	16,789,525	13,622,617	TOTAL LIABILITIES AND EQUITY	16,789,525	13,622,617

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	12,275,975	10,826,409	Solvency margin		
P.A.N.E at the closing			Minimal required margin	1,800,150	1,800,408
P.A.N.E at the opening			Available margin	3,607,516	3,232,026
Premiums reserves at opening	1,597,432	1,287,107	Cover rate	200%	180%
Premiums reserves at closing	1,983,726	1,597,432	Regulated commitments		
Earned premiums	11,889,681	10,516,084	Amount of regulated commitments	7,231,656	6,572,260
Paid claims	4,354,343	4,020,509	Total available Assets in Cover rate	7,307,698	3,105,378
Claims reserves at closing	3,463,049	2,874,266	Cover rate	101%	47%
Claims reserves at opening	2,874,266	2,841,706	Management ratio		
Claims incurred	4,943,126	4,053,069	Claims expenses / earned premiums	41.57%	38.54%
Commissions	1,806,701	1,585,639	General expenses / Issued premiums	19.97%	19.43%
Reinsurance balance	-2,531,065	-2,145,352	Commissions / Issued premiums	14.72%	14.65%
Technical Income	2,608,789	2,732,024	Combined Ratio	76.26%	72.62%
General expenses	2,451,105	2,103,829	Retention rate of claims	73.28%	80.57%
Net Financial income	320,500	132,468	Reserves for claims / Issued premiums	28.21%	26.55%
Operating income	478,184	760,663	Payments / Reserves for claims	125.74%	139.88%
Exceptional profits	140,256	4,164	Average return on investments	4.73%	2.72%
Exceptional losses	20,253	72,964	Income Ratio		
Profit before tax	598,187	691,863	Operating income / Issued premiums	3.90%	7.03%
Tax	219,810	109,021	Net income / Issued premiums	3.08%	5.38%
Net income	378,376	582,842	Net income / Equity	11.72%	22.02%

EXTERNAL AUDITOR

MAZARS Cameroun - B.P. 3791 Douala - CAMEROON



e. Non-CIMA english-speaking Zone

SUNU ASSURANCES GHANA LTD.



HEAD OFFICE

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Phone: (+233) 302 769 542 / 302 769 542
E-mail: ghana@sunu-group.com

LEGAL INFORMATION

Share capital: GHC 41 766 515
Legal form: Private Limited Company
Trade Register:
RC. CA-41 547

SENIOR MANAGEMENT



Mr. Mathieu N'KATTA
Chief Executive Officer
(Interim)

SHAREHOLDING

- SUNU Participations Holding SA: 77.23 %
- Other: 22.77 %

BOARD OF DIRECTORS

- Mr. Paa Kwesi YANKEY, Chairman
- Mr. Mohamed-Lamine BAH
- Mr. Elie OGOUNIGNI
- M^{rs} Patricia Poku DABY
- Mr. Sidoine VIAGBO
- Mr. Kwasi TWUM
- Mr. Kwasi OSEI
- Mr. Gideon SOSOO
- Mr. Osman ABUDU



BALANCE SHEET AS AT DECEMBER 31ST, 2023 (GHS)

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash and bank balances	11,922,064	3,602,745	Total liabilities	89,679,943	82,957,924
Financial assets	112,152,211	96,195,826			
Assets recognized at fair value			Technical reserves	70,742,384	66,283,421
Assets available for sale			Premiums	46,884,506	36,669,483
Assets held to maturity	112,152,211	96,195,826	Claims	23,857,878	29,613,938
Investment in subsidiaries			Short term liabilities	18,937,559	16,674,503
Statutory deposit	9,572,968	7,680,480			
Reinsurance contract assets	22,860,107	30,058,865	Long-and middle-term liabilities		
Premiums	11,378,501	11,812,831	Shareholders' funds	90,547,325	77,739,579
Claims	11,481,606	18,246,034	Paid up share capital	41,766,515	41,766,515
			Share premium		
Other short term receivables	5,327,454	5,937,287	Contingency reserves	20,428,037	15,265,035
Fixed assets	18,392,464	17,222,300	Other reserves	4,761,541	4,761,541
Intangible Assets	907,974	565,007	Retained earnings	23,591,232	15,946,488
Investment properties	3,320,000	3,320,000			
Property, Plant and Equipment	14,164,490	13,337,293			
TOTAL ASSETS	180,227,268	160,697,503	TOTAL LIABILITIES AND EQUITY	180,227,268	160,697,503

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (GHS)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Insurance Revenue	133,648,165	106,739,776	Solvency margin		
Opening reserve premium			Minimal required margin	24,578,014	16,927,204
Reserved premium earned	10,199,956	12,624,946	Available margin	74,867,527	62,320,266
Earned premiums	123,448,209	94,114,830	Cover rate	305%	368%
Reinsurance ceded premium	35,189,207	27,945,914	Regulated commitments		
Net premiums	88,259,002	66,168,916	Amount of regulated commitments	N/A	N/A
Commissions received	9,870,752	6,436,498	Total available Assets in Cover rate	N/A	N/A
Net production	98,129,754	72,605,414	Cover rate	N/A	N/A
Gross loss	15,369,303	27,431,641	Management ratio		
Reinsured caseload	2,354,691	9,881,676	Claims expenses / Earned premiums	11.50%	25.70%
Net loss	13,014,612	17,549,965	General expenses / Issued premiums	8.90%	8.26%
Management expenditure	61,132,363	50,232,540	Commissions / Issued premiums	45.74%	47.06%
Total production costs	74,146,975	67,782,505	Combined Ratio	97.49%	115.77%
Technical result	23,982,779	4,822,909	Retention rate of claims	84.68%	63.98%
Overhead expenses	11,893,241	8,820,551	Reserves for claims / Issued premiums	17.85%	27.74%
Net financial income	22,183,824	22,414,539	Payments / Reserves for claims	106.96%	86.17%
Operational activities result	34,273,362	18,416,897	Payments / Reserves for claims	16.60%	20.85%
Exceptional profits	-3,444,236	4,012,307	Income Ratio		
Profit before tax	30,829,126	22,429,204	Operating income / Issued premiums	25.64%	17.25%
Income tax	8,421,380	6,911,533	Net income / Issued premiums	16.77%	14.54%
Net profit	22,407,746	15,517,671	Net income / Equity	24.75%	19.96%

EXTERNAL AUDITOR

B.N.A - Koale Obuade Crescent - P.O Box AN 10673, Accra North - GHANA



e. Non-CIMA english-speaking Zone

SUNU ASSURANCES LIBERIA LTD.



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E-mail: liberia@sunu-group.com

LEGAL INFORMATION

Share capital: \$1 389 540
Legal form: Private Limited Company
Trade Register:
RC. 051202880

SENIOR MANAGEMENT



Mr. Habib DIA
Managing Director/
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 66.61 %
- Other: 33.39 %

BOARD OF DIRECTORS

- Mr. Steven KOLUBAH, Chairman
- Mr. Mathieu N'KATTA
- M^{rs} Victoria CURTIS
- Mr. Elie OGOUNIGNI
- Mr. Habib DIA



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (USD)

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash and bank balances	1,660,787	793,832	Total liabilities	2,053,407	1,812,726
Financial assets	1,094,311	969,801			
Assets recognized at fair value			Technical reserves	1,163,926	902,172
Assets available for sale			Premiums	994,921	747,858
Assets held to maturity	1,094,311	969,801	Claims	169,004	154,314
Investment in subsidiaries			Short term liabilities	889,482	910,554
Statutory deposit					
Reinsurance contract assets	227,715	258,618	Long-and middle-term liabilities		
Premiums	118,633	102,950			
Claims	109,082	155,668	Shareholders' funds	2,537,226	2,177,171
			Paid up share capital	3,099,329	3,099,329
Other short term receivables	881,795	1,237,986	Share premium		
Fixed assets	726,026	729,660	Contingency reserves	506,250	467,263
Intangible Assets	3,040	3,199	Other reserves		
Investment properties	638,093	638,093	Retained earnings	-1,068,353	-1,389,421
Property, Plant and Equipment	84,892	88,368			
TOTAL ASSETS	4,590,634	3,989,897	TOTAL LIABILITIES AND EQUITY	4,590,634	3,989,897

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (USD)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Insurance Revenue	3,124,475	2,445,464	Solvency margin		
Opening reserve premium			Minimal required margin	N/A	N/A
Reserved premium earned	247,063	-136,462	Available margin	N/A	N/A
Earned premiums	2,877,412	2,581,926	Cover rate	N/A	N/A
Reinsurance ceded premium	512,318	479,122	Regulated commitments		
Net premiums	2,365,094	2,102,804	Amount of regulated commitments	N/A	N/A
Commissions received			Total available Assets in Cover rate	N/A	N/A
Net production	2,365,094	2,102,804	Cover rate	N/A	N/A
Gross loss	222,554	194,190	Management ratio		
Reinsured caseload			Claims expenses / Earned premiums	7.73%	7.52%
Net loss	222,554	194,190	General expenses / Issued premiums	30.25%	40.58%
Management expenditure	522,477	418,531	Commissions / Issued premiums	16.72%	17.11%
Total production costs	745,031	612,721	Combined Ratio	71.46%	76.33%
Technical result	1,620,064	1,490,083	Retention rate of claims	100%	100%
Overhead expenses	945,097	992,318	Reserves for claims / Issued premiums	5.41%	6.31%
Net financial income	40,460	29,598	Payments / Reserves for claims	122.99%	136.83%
Operational activities result	715,426	527,363	Payments / Reserves for claims	1.47%	1.68%
Exceptional profits	40,022		Income Ratio		
Profit before tax	755,449	527,363	Operating income / Issued premiums	22.90%	21.56%
Income tax	395,393	398,760	Net income / Issued premiums	11.52%	5.26%
Net profit	360,056	128,603	Net income / Equity	14.19%	5.91%

EXTERNAL AUDITOR

Crowe Liberia LLC - The Bible House, 1st & 3rd Floors Tubman Boulevard 11th Street Sinkor Monrovia, LIBERIA



e. Non-CIMA english-speaking Zone

SUNU ASSURANCES NIGERIA PLC



HEAD OFFICE

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P.O Box 1514, Marina, Lagos - Nigeria
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E-mail: nigeria@sunu-group.com

LEGAL INFORMATION

Share capital: NGN 2 905 400 (in thousands)
Legal form: Public Liability Company
Trade Register:
RC. 65443

SENIOR MANAGEMENT



Mr. Samuel OGBODU
Managing Director/
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 50.94 %
- SUNU Group subsidiaries: 32.33 %
- Other: 16.73 %

BOARD OF DIRECTORS

- Mr. Kyari ABBA BUKAR, Chairman
- Mr. Mohamed-Lamine BAH
- Mr. Elie OGOUNIGNI
- M^{rs} Taizir AJALA
- M^{rs} Olajumoke BAKARE
- M^{rs} Aisha ABUBAKAR
- Mr. Philippe AYIVOR
- Mr. Samuel OGBODU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (NGN)

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash and bank balances	11,639,742	7,744,591	Total liabilities	8,949,104	5,834,049
Financial assets	1,657,446	61,174			
Assets recognized at fair value	75,654	59,902	Technical reserves	6,531,609	4,960,023
Assets available for sale	1,337	1,272	Premiums	2,393,677	2,010,067
Assets held to maturity	1,580,455		Claims	4,137,932	2,949,956
Investment in subsidiaries	677,046	677,045	Short term liabilities	2,417,495	874,026
Statutory deposit	315,000	315,000			
Reinsurance contract assets	2,113,141	1,666,574	Long-and middle-term liabilities		
Premiums	929,792	584,242	Shareholders' funds	12,930,121	9,378,637
Claims	1,183,349	1,082,332	Paid up share capital	2,905,400	2,905,400
			Share premium	2,453,326	2,453,326
Other short term receivables	553,369	458,017	Contingency reserves	2,394,226	1,676,934
Fixed assets	4,923,481	4,290,465	Other reserves	316,436	62,671
Intangible Assets	492,161	532,645	Retained earnings	4,860,733	2,280,306
Investment properties	390,000	355,875			
Property, Plant and Equipment	4,041,320	3,401,945			
TOTAL ASSETS	21,879,225	15,212,686	TOTAL LIABILITIES AND EQUITY	21,879,225	15,212,686

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (NGN)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Insurance Revenue	12,605,724	7,712,357	Solvency margin		
Opening reserve premium			Minimal required margin	3,000,000	3,000,000
Reserved premium earned	12,605,724	7,712,357	Available margin	10,131,060	6,862,857
Earned premiums	4,081,321	2,494,388	Cover rate	338%	229%
Reinsurance ceded premium	8,524,403	5,217,969	Regulated commitments		
Net premiums	701,046	364,660	Amount of regulated commitments	8,780,940	5,785,274
Commissions received	9,225,449	5,582,629	Total available Assets in Cover rate	18,911,999	12,648,131
Net production	4,405,304	2,582,871	Cover rate	215%	219%
Gross loss	1,908,299	915,985	Management ratio		
Reinsured caseload	2,497,005	1,666,886	Claims expenses / Earned premiums	19.81%	21.61%
Net loss	3,167,702	2,081,489	General expenses / Issued premiums	26.57%	32.26%
Management expenditure	5,664,707	3,748,375	Commissions / Issued premiums	25.13%	26.99%
Total production costs	3,560,742	1,834,254	Combined Ratio	105.75%	119.52%
Technical result	3,349,934	2,488,309	Retention rate of claims	56.68%	64.54%
Overhead expenses	1,759,180	1,210,215	Reserves for claims / Issued premiums	9.39%	14.03%
Net financial income	1,969,988	556,160	Payments / Reserves for claims	158.96%	161.55%
Operational activities result	2,161,964	2,017,290	Payments / Reserves for claims	12.31%	13.76%
Exceptional profits			Income Ratio		
Profit before tax	4,131,952	2,573,450	Operating income / Issued premiums	15.63%	7.21%
Income tax	543,696	68,613	Net income / Issued premiums	28.47%	32.48%
Net profit	3,588,256	2,504,837	Net income / Equity	27.75%	26.71%

EXTERNAL AUDITOR

SIAO, 18 B Olu Holloway road IKOYI - Lagos - NIGERIA



f. Non-CIMA french-speaking Zone

SUNU ASSURANCES VIE GUINÉE



HEAD OFFICE

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B.P. 1618 Conakry - Guinea
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Quartier Cameroun - Commune de Dixinn
BP 1618 Conakry - Republic of Guinea
Phone: (+224) 666 10 10 27
E-mail: guinee.vie@sunu-group.com

SENIOR MANAGEMENT



M^{rs} Mariame BAH BARRY
Chief Executive Officer



Mr. Mohamed KABA
Deputy Chief Executive Officer

LEGAL INFORMATION

Share capital: GNF 20,000,000,000
Legal form: Public
Trade Register:
R.C.C.M/GC-KAL/01489B/2020
Company governed by the Code
of Guinea Insurance

SHAREHOLDING

- SUNU Participations Holding SA: 10 %
- SUNU Group subsidiaries: 50 %
- Other: 40 %

BOARD OF DIRECTORS

- Mr. Thierno Oury BAH, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- SUNU Assurances IARD Guinée represented by Mr. Mandiaye GUEYE
- Société Nouvelle de Commerce (SONOCO) SA represented by Mr. Abdoul Karim DIALLO
- Dalein Transports et Travaux Publics (DT & TP) represented by Mr. Abdoulaye Dalein DIALLO
- Mr. Mohamed-Lamine BAH
- Mr. Karim-Franck DIONE
- Mr. Djibril N'GOM
- Mr. Abdou Aziz GUEYE



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS GNF)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost		18,537	Share capital	20,000,000	20,000,000
Member company fixed assets	1,112,228	1,134,398	Reserves	606,340	432,968
Real estate / Building properties			Share premium		
Other capital property / Fixed assets	1,112,228	1,134,398	Statutory reserves	606,340	432,968
Other member company fixed assets	4,502,129	4,196,844	Others reserves		
Securities / Stock			Balance brought forward	2,148,376	588,025
Loans and impact or effect			Shareholders' funds	22,754,716	21,020,993
Equity securities / Share investments					
Deposits, securities or bonds	4,502,129	4,196,844	Loss and gain reserves		
Foreign fixed assets			Long-and middle-term liabilities	248,957,598	235,515,022
Reinsurers share in the technical	252,419,266	237,769,222			
Premiums	251,397,719	236,732,801	Technical reserves	351,158,448	316,904,027
Claims	1,021,547	1,036,422	Premiums	338,810,387	303,152,224
Short term stock / Securities	255,230,920	239,825,389	Claims	12,348,062	13,751,803
Bank	121,121,950	102,338,823			
Cash	1,627	1,085	Short-term liabilities	10,497,152	10,110,533
Net income			Net income	1,020,205	1,733,723
TOTAL ASSETS	634,388,120	585,284,298	TOTAL LIABILITIES AND EQUITY	634,388,120	585,284,298

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS GNF)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Written premium	54,060,725	52,122,810	Solvency margin		
Claims and overdue capital	19,873,629	31,165,499	Minimum margin required	14,399,441	12,883,970
Excess share	7,566,805	7,882,448	Margin available	23,752,400	22,459,286
Closing reserve	340,247,373	304,471,467	Coverage	165%	174%
Opening reserve	304,471,467	293,186,213	Regulated commitments		
Incorporated surplus participation	7,005,423	563,535	Levels of regulated commitments	350,142,421	317,749,913
Service charges	56,210,917	49,769,667	Total assets eligibility	380,983,224	344,871,365
Commissions	3,509,638	2,742,307	Coverage	109%	109%
Reinsurance balance	8,454,625	4,403,123	Management Ratio		
Technical result	2,794,795	4,013,958	Claims and overdue capital / PM+PB	6.38%	10.61%
Overhead expense	11,270,439	8,701,907	Overhead expense / Written premium	20.85%	16.70%
Net financial income	10,492,787		Commissions / Written premium	6.49%	5.26%
Operating income	2,017,144	2,152,970	Net financial products / Assets managed	11.14%	10.05%
Exceptional profits	591,627	1,266,098	Profitability ratios		
Exceptional losses	560,760	275,565	Operating income / Share premiums	3.73%	4.13%
Earnings before tax	2,048,011	3,143,503	Net income / Share premiums	1.89%	3.33%
Tax	1,027,806	1,409,780	Compensations savings for policyholders	2.70%	3.94%
Net Income	1,020,205	1,733,723	Net income / Shareholders' funds	4.48%	8.25%

EXTERNAL AUDITOR

ERNST & YOUNG - B.P. 1762 - Conakry - GUINEA



f. Non-CIMA french-speaking Zone

SUNU ASSURANCES IARD GUINÉE



HEAD OFFICE

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Teminetaye - commune de Kaloum
B.P. 1618 Conakry - Guinea
Starting in March 2025
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Quartier Cameroun - Commune de Dixinn
BP 1618 Conakry - Republic of Guinea
Phone: (+224) 666 10 10 27
E-mail: guinee.iard@sunu-group.com

LEGAL INFORMATION

Share capital: GNF 30,000,000,000
Legal form: Public
Trade Register:
R.C.C.M/GC-KAL/036.408A/2011
Company governed by the Code
of Guinea Insurance

SHAREHOLDING

- SUNU Participations Holding SA: 55 %
- Other: 45 %

BOARD OF DIRECTORS

- Mr. Thierno Oury BAH, Chairman
- SUNU Participations Holding SA represented by Mr. Joël AMOUSSOU
- FINADEV Guinée SA represented by Mr. Malick DIOP
- Mr. Mohamed-Lamine BAH
- M^{rs} Hadja Awa Touré CONDE
- Mr. Djibril N'GOM
- Mr. Abdou Aziz GUEYE
- Mr. Mamadou Moussa DIOUF

SENIOR MANAGEMENT



Mr. Mandiaye GUEYE
Chief Executive Officer



Mr. Mohamed KABA
Deputy Chief Executive Officer



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS GNF)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost			Share capital	30,000,000	30,000,000
Fixed assets in the country	2,004,764	1,451,274	Reserves	1,688,632	1,488,456
Real estate / Building properties			Share premium		
Other capital property / Fixed assets	2,004,764	1,451,274	Statutory reserves	1,688,632	1,488,456
Other fixed assets in the country	15,955,719	13,816,213	Others reserves		
Securities / Stock	1,000,000		Retained earned	2,384,688	583,103
Loans and impact or effect			Shareholders' funds	34,073,320	32,071,559
Equity securities / Share investments	10,000,000	10,000,000	Loss and gain reserves		150,000
Deposits, securities or bonds	4,955,719	3,816,213			
Long-term investments abroad			Long-and middle-term liabilities	883,016	1,056,667
Reinsurers share in the technical reserves	28,881,816	21,511,239	Technical reserves	46,257,242	36,115,371
Premiums	24,858,291	16,415,875	Premiums	35,340,273	27,893,023
Claims	4,023,526	5,095,364	Claims	10,916,969	8,222,349
Short term stock / Securities	39,861,782	37,610,690			
Bank	5,357,279	8,130,141	Short-term liabilities	11,446,834	11,124,411
Cash	220	212	Net income		2,001,761
Net income	598,831				
TOTAL ASSETS	92,660,412	82,519,770	TOTAL LIABILITIES AND EQUITY	92,660,412	82,519,770

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS GNF)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	44,174,685	54,146,917	Solvency margin		
P.A.N.E at the closing			Minimal required margin	8,653,082	8,719,714
P.A.N.E at the opening			Available margin	34,672,151	34,073,320
Premiums reserves at opening	27,893,023	19,411,961	Cover rate	401%	391%
Premiums reserves at closing	35,340,273	27,893,023	Regulated commitments		
Earned premiums	36,727,434	45,665,855	Amount of regulated commitments	44,969,501	37,672,411
Paid claims	9,745,085	10,827,444	Total available Assets in Cover rate	59,598,448	47,583,413
Claims reserves at closing	10,916,969	8,222,349	Cover rate	133%	126%
Claims reserves at opening	8,222,349	7,297,963	Management ratio		
Claims incurred	12,439,706	11,751,830	Claims expenses / earned premiums	33.87%	25.73%
Commissions	5,465,353	2,742,013	General expenses / Issued premiums	42.94%	30.15%
Reinsurance balance	1,599,571	-12,171,622	Commissions / Issued premiums	12.37%	5.06%
Technical Income	20,421,946	19,000,390	Combined Ratio	89.18%	60.95%
General expenses	18,969,037	16,324,168	Retention rate of claims	97.94%	80.49%
Net Financial income	229,279	144,869	Reserves for claims / Issued premiums	24.71%	15.19%
Operating income	1,682,188	2,821,091	Payments / Reserves for claims	89.27%	131.68%
Exceptional profits	1,700,910	923,159	Average return on investments	1.47%	0.71%
Exceptional losses	2,910,464	615,577	Income Ratio		
Profit before tax	472,634	3,128,673	Operating income / Issued premiums	3.81%	5.21%
Tax	1,071,465	1,126,912	Net income / Issued premiums	-1.36%	3.70%
Net income	-598,831	2,001,761	Net income / Equity	-1.76%	6.24%

EXTERNAL AUDITOR

ERNST & YOUNG - B.P. 1762 - Conakry - GUINEA



f. Non-CIMA french-speaking Zone

SUNU ASSURANCES IARD RDC



HEAD OFFICE

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Phone: (+243) 850 184 444
E-mail: rdc.iard@sunu-group.com

LEGAL INFORMATION

Share capital: USD 10.050.612
Legal form: Public
Trade Register:
RCCM CD/KIN/RCCM/16-B-9929
Approved by ARCA N° 12004
Company governed by the Code
of Insurance of DRC

SENIOR MANAGEMENT



**M^{rs} Godelive
de CORDIER OKIT'OTETE**
Managing Director/
Chief Executive Officer



Mr. Ansoumana N'DIAYE
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 99.79 %
- Other: 0.21 %

BOARD OF DIRECTORS

- Mr. Mohamed-Lamine BAH, Chairman
- SUNU Participations Holding SA represented by Mr. Karim-Franck DIONE
- SUNU Gestion d'Actifs represented by M^{rs} Myriam TUHO
- M^{rs} Godelive de CORDIER OKIT'OTETE
- M^{rs} Marie-Reine FABRY CHIREZI
- M^{rs} Félicité SINGA-BOYENGE
- Mr. Benoît EECKHOUT
- Mr. Serge MASSAMBA NDOMBELE



BALANCE SHEET AS AT DECEMBER 31ST, 2023 (USD)

ASSETS	2024	2023	LIABILITIES	2024	2023
Acquisition cost	13,085	24,542	Share capital	10,050,612	10,050,612
Fixed assets in the country	801,234	598,365	Reserves		
Real estate / Building properties			Share premium		
Other capital property / Fixed assets	801,234	598,365	Statutory reserves		
Other fixed assets in the country	245,347	251,634	Others reserves		
Securities / Stock			Retained earned	-3,145,109	-2,951,194
Loans and impact or effect			Shareholders' funds	6,905,504	7,099,418
Equity securities / Share investments			Loss and gain reserves		
Deposits, securities or bonds					
Long-term investments abroad			Long-and middle-term liabilities		
Reinsurers share in the technical reserves	1,835,573	1,613,416	Technical reserves	8,337,525	4,989,953
Premiums	1,546,352	1,118,734	Premiums	7,014,505	4,118,726
Claims	289,221	494,683	Claims	1,323,020	871,227
Short term stock / Securities	12,760,221	10,558,289			
Bank	1,203,944	771,428	Short-term liabilities	1,576,494	1,927,231
Cash	1,783	5,013	Net income	41,665	-193,915
Net income					
TOTAL ASSETS	16,861,187	13,822,687	TOTAL LIABILITIES AND EQUITY	16,861,187	13,822,687

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (USD)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Issued premiums	10,569,882	6,825,173	Solvency margin		
P.A.N.E at the closing	121,021	82,854	Minimal required margin	1,885,887	1,365,035
P.A.N.E at the opening	82,854	4,937	Available margin	7,240,536	3,989,062
Premiums reserves at opening	2,300,765	1,950,775	Cover rate	384%	292%
Premiums reserves at closing	3,130,702	2,300,765	Regulated commitments		
Earned premiums	9,778,112	6,553,100	Amount of regulated commitments	4,877,090	3,222,331
Paid claims	1,044,991	386,583	Total available Assets in Cover rate	11,393,936	9,536,509
Claims reserves at closing	1,323,020	828,668	Cover rate	234%	296%
Claims reserves at opening	828,668	522,703	Management ratio		
Claims incurred	1,539,343	692,548	Claims expenses / earned premiums	15.74%	10.57%
Commissions	1,226,772	633,123	General expenses / Issued premiums	39.62%	52.84%
Reinsurance balance	-2,868,525	-2,275,966	Commissions / Issued premiums	11.61%	9.28%
Technical Income	4,143,472	2,951,463	Combined Ratio	66.97%	72.69%
General expenses	4,187,511	3,606,621	Retention rate of claims	77.70%	41.59%
Net Financial income	562,364	472,862	Reserves for claims / Issued premiums	12.52%	12.14%
Operating income	518,326	-182,296	Payments / Reserves for claims	78.99%	46.65%
Exceptional profits	175,309	68,033	Average return on investments	5.48%	5.41%
Exceptional losses	544,309	10,621	Income Ratio		
Profit before tax	149,326	-124,884	Operating income / Issued premiums	4.90%	-2.67%
Tax	107,661	69,031	Net income / Issued premiums	0.39%	-2.84%
Net income	41,665	-193,915	Net income / Equity	0.60%	-2.73%

EXTERNAL AUDITOR

Mazars RDC, Immeuble RYAD - Avenue du marché - Kinshasa - DRC



f. Non-CIMA french-speaking Zone

SUNU ASSURANCES MAURITANIE



HEAD OFFICE

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Nouakchott, Mauritania
Phone: (+222) 37 90 63 63
E-mail: mauritanie.sunu@sunu-group.com

SENIOR MANAGEMENT



Mr. Papa Amadou MBAYE
Managing Director/
Chief Executive Officer

LEGAL INFORMATION

Share capital: MRU 45,000,000
Legal form: Public
Trade Register:
RC n°: 112417/GU/33426
Company governed by the Insurance Code
of the Islamic Republic of Mauritania

SHAREHOLDING

- SUNU Participations Holding SA: 55 %
- Other: 45 %

BOARD OF DIRECTORS

- Mr. Djibril NGOM, Chairman
- SUNU Participations Holding SA represented by Mr. Mamadou Moussa DIOUF
- AON Holding SA represented by Mr. Mohamed Lemine NOUEIGUED
- Mr. Mohamed Ould LAHAH
- Mr. Abdou Aziz GUEYE
- Mr. Mohamed Ely Mohamed El HAMED
- Mr. Papa Amadou MBAYE



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (MRU)

ASSETS	2024	LIABILITIES	2024
Acquisition cost	971,467	Share capital	45,000,000
Fixed assets in the country	4,405,980	Reserves	
Real estate / Building properties		Share premium	
Other capital property / Fixed assets	4,405,980	Statutory reserves	
Other fixed assets in the country	30,111,000	Others reserves	
Securities / Stock		Retained earned	-33,007,318
Loans and impact or effect		Shareholders' funds	11,992,682
Equity securities / Share investments		Loss and gain reserves	
Deposits, securities or bonds	30,111,000		
Long-term investments abroad		Long-and middle-term liabilities	18,958,437
Reinsurers share in the technical reserves	18,958,437	Technical reserves	40,903,872
Premiums	18,958,437	Premiums	33,142,126
Claims		Claims	7,761,746
Short term stock / Securities	34,005,701		
Bank	26,092,918	Short-term liabilities	55,356,080
Cash	310,446	Net income	
Net income	12,355,124		
TOTAL ASSETS	127,211,071	TOTAL LIABILITIES AND EQUITY	127,211,071

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (MRU)

INCOME STATEMENT	2024	INDICATORS	2024
Issued premiums	61,592,373	Solvency margin	
P.A.N.E at the closing		Minimal required margin	12,124,065
P.A.N.E at the opening		Available margin	8,226,999
Premiums reserves at opening	14,650,634	Cover rate	68%
Premiums reserves at closing	25,036,629	Regulated commitments	
Earned premiums	51,206,378	Amount of regulated commitments	42,983,679
Paid claims	9,259,078	Total available Assets in Cover rate	42,473,636
Claims reserves at closing	6,555,881	Cover rate	99%
Claims reserves at opening	2,064,464	Management ratio	
Claims incurred	13,750,495	Claims expenses / earned premiums	26.85%
Commissions	6,143,021	General expenses / Issued premiums	45.01%
Reinsurance balance	-18,863,259	Commissions / Issued premiums	9.97%
Technical Income	12,449,604	Combined Ratio	81.84%
General expenses	27,722,794	Retention rate of claims	100.00%
Net Financial income	520,786	Reserves for claims / Issued premiums	10.64%
Operating income	-14,752,404	Payments / Reserves for claims	141.23%
Exceptional profits	12,143,004	Average return on investments	6.51%
Exceptional losses	8,943,070	Income Ratio	
Profit before tax	-11,552,470	Operating income / Issued premiums	-23.95%
Tax	802,654	Net income / Issued premiums	-20.06%
Net income	-12,355,124	Net income / Equity	-103.02%

EXTERNAL AUDITORS

- Cabinet MKDG represented by Mr. Moussa DIABY, Rue 426110, N°5, Cité Socogim-TVZ - B.P. 5447 Nouakchott - MAURITANIA
- Cabinet CBSD represented by Mr. Amadou Sambo Diom BA ANAT 737 - Cité Plage, Nouakchott - MAURITANIA



II - 3 >

BANKING COMPANIES

a. SUNU Investment Holding SA

b. Banking subsidiaries



a. SUNU Investment Holding SA

SUNU INVESTMENT HOLDING SA



HEAD OFFICE

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Avenue Botreau Roussel
01 B.P. 3803 Abidjan 01- Côte d'Ivoire
Phone: (+225) 27 20 25 34 34

LEGAL INFORMATION

Share capital: F CFA 67,500,000,000
Legal form: Public
Trade Register:
CI-ABJ-03-2017-B14-15252

SENIOR MANAGEMENT



Mrs Miriam ADOTEVI
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 5.56 %
- SUNU Group subsidiaries: 94.13%
- Other: 0.31%

BOARD OF DIRECTORS

- Mrs Thiaba CAMARA SY, Chairman
- SUNU Participations Holding SA represented by Mr. Mohamed-Lamine BAH
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Saliou BAKAYOKO
- Teranga Participation SA represented by Mr. Karim-Franck DIONE
- Mr. Joël AMOUSSOU
- Mr. Abdou Aziz GUEYE
- Mr. Gabriel LOPES
- Mr. Yssouf GBANE
- Mr. Christian de BOISSIEU



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Total fixed assets	64,386,146	66,256,736	Shareholders' funds	70,363,965	68,863,660
Intangible assets			Share capital	67,500,000	67,500,000
Property, plant and equipment	286,119	75,854	Share capital premiums		
Advances and deposits paid on intangible assets	64,059,639	66,115,531	Unavailable reserves	145,684	16,467
Financial assets	40,387	65,350	Free reserves	33,940	33,940
			Retained earnings	1,184,045	21,094
Total current assets	802,299	381,014	Net results (profit + loss -)	1,500,296	1,292,159
Current assets HAO			Regulated provisions		
Inventories and work in progress					
Receivables and related jobs	802,299	381,014	Total financial liabilities and similar resources	15,048	
Total cash assets	6,870,370	2,887,110	Total stable resources	70,379,013	68,863,660
Investment securities					
Securities to be cashed	300				
Banks, postal cheques, cash and similar	6,870,370	2,887,110	Total circulating liabilities	1,679,803	661,199
			Total cash and cash equivalents		
Translation adjustment			Translation adjustment		
TOTAL ASSETS	72,058,816	69,524,859	TOTAL LIABILITIES AND EQUITY	72,058,816	69,524,859

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023
Revenues from operations	1,779,641	881,844
Sales of goods		
Sales of manufactured products		
Works, services sold	1,779,641	881,844
Ancillary products		
Added value	-382,570	-188,420
Personnel expenses	1,390,997	293,931
Gross operating surplus	-1,773,567	-482,351
Reversals of depreciation, provisions		
Depreciation, amortization and provisions	88,596	13,779
Operating result	-1,862,163	-493,129
Financial result	3,413,406	1,783,191
Earnings from ordinary activities	1,551,242	1,287,062
Earnings excluding ordinary activities		5,097
Taxes	50,947	
Net income / Equity	1,500,296	1,292,159

EXTERNAL AUDITORS

MAZARS Côte d'Ivoire, 01 B.P. 3989 Abidjan 01 - CÔTE D'IVOIRE
MNG Audit & Consulting, 01 B.P. 0292 Abidjan 01 - CÔTE D'IVOIRE



b. Banking subsidiaries

SUNU BANK TOGO



HEAD OFFICE

Immeuble SUNU Bank 23 avenue Kleber
Dadjo - Hanoukopé, 01 B.P. 904 Lomé 01 - Togo
Phone: (+228) 22 21 20 47
E-mail: togo.bank@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 11,164,032,000
Legal form: Public
Trade Register:
RCCM TG-LOM 2006 B1428

SENIOR MANAGEMENT



Mr. Bénito FADO
Chief Executive Officer

SHAREHOLDING

- SUNU Investment Holding SA: 71.64 %
- Other: 28.36 %

BOARD OF DIRECTORS

- Mr. Mohamed-Lamine BAH, Chairman
- SUNU Investment Holding SA represented by Mr. Joël AMOUSSOU
- Africinvest Financial Sector represented by Mr. Mehdi GHARBI
- Togo State represented by Mr. Komi APEZOUKE
- Mr. Saliou BAKAYOKO
- Mr. Kouadio Benjamin KOUAKOU
- Mr. Eric Jean Marie EKUE
- M^{rs} Eugénie Nanan Ayako ADJAHOTO
- Mr. Jean-Paul Kwamin AIDOO



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (MILLIONS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash, Central Bank, Postal cheques	9,151	11,642	Central Banks, Postal cheques		
Treasury bills and similar securities	43,780	57,716	Interbank and similar debts	51,923	66,241
Interbank and similar receivables	8,930	12,163	Amounts owed to customers	143,764	124,110
Due from customers	115,324	105,141	Debts represented by a security		
Bonds and other securities	1,033	2,453	Other liabilities	1,685	1,424
Shares and other securities	5,991	173	Accruals and deferred income	1,688	1,448
Shareholders or partners			Provisions for liabilities and charges	55	270
Other assets	9,308	3,223	Borrowings and subordinated securities issued		1,219
Accruals and deferred income	638	299	Shareholders' funds	8,142	11,056
Investments and other long-term securities held	359	359	Subscribed capital	11,164	11,164
Shares in affiliated companies			Additional paid-in capital	160	160
Subordinated loans	55	52	Reservations	205	205
Intangible assets	1,088	1,065	Revaluation differences		
Property, plant and equipment	11,600	11,480	Regulated provisions		
TOTAL ASSETS	207,257	205,768	Retained earnings (+/-)	-474	629
COMMITMENTS RECEIVED	162,597	161,688	Net income for the year (+/-)	-2,913	-1,102
Financing commitments			TOTAL LIABILITIES AND EQUITY	207,257	205,768
Guarantee commitment	162,597	161,688	COMMITMENTS GIVEN	4,820	11,740
Commitments on securities			Financing commitments	1,307	1,016
			Guarantee commitment	3,513	10,724
			Commitments on securities		

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (MILLIONS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Bank intermediation margin	4,288	4,978	Prudential ratios		
Income from variable-income securities	43	23	Total solvency ratio	5.75%	12.38%
Net commissions and fees	2,032	2,296	Risk division standard	41.26%	19.83%
Net income from financial operations	120	50	Leverage ratio	2.86%	4.87%
Other net income from banking operations	715	489			
Net banking income	7,199	7,836	Customer portfolio		
Operating expenses	-8,680	-8,624	Gross deterioration of the portfolio	8.07%	5.29%
Gross operating income	-1,481	-788	Provisioning rate for outstanding receivables	19.46%	8.58%
Cost of risk	-1,323	-207			
Operating result	-2,804	-995	Management and profitability ratios		
Net gains or losses on fixed assets	39	41	Cost/income ratio	120.57%	110.00%
Income before tax	-2,765	-954	Return On Asset (ROA)	-1.41%	-0.54%
Income tax expense	-148	-148	Return On Equity (ROE)	-26.35%	-9.97%
Net income	-2,913	-1,102			

EXTERNAL AUDITORS

Cabinet FICAO Grant Thornton Togo represented by Mr. Abalo AMOUZOU 23, avenue François Mitterrand B.P. 7378 Lomé - TOGO
Cabinet HLB Togo - DYK Audit et Advisory represented by Mr. Yawo Félix DJIDOTOR 329 Rue 285 Agbalépédogan 01 B.P. 2806 Lomé - TOGO



b. Banking subsidiaries

BICIS



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LEGAL INFORMATION

Share capital: F CFA 20,000,000,000
Legal form: Public
Trade Register:
SN-DKR-1962-B-6646

SENIOR MANAGEMENT



M^{rs} Ndèye Coumba AW
Chief Executive Officer



M^{rs} Louise SECK DIOP
General Secretary

SHAREHOLDING

- SUNU Investment Holding SA: 54.11 %
- Other: 45.89 %

BOARD OF DIRECTORS

- Mr. Mohamed-Lamine BAH, Chairman
- SUNU Investment Holding SA represented by Mr. Joël AMOUSSOU
- Senegal State represented by Mr. Bamba KA
- Mr. Abdou Aziz GUEYE
- Mr. Mohamed WILSON
- Mr. Chimère DIOP
- Mr. Cheikh Mohamed Kigue TRAVALLY
- Mr. El Hadj Amadou GUEYE
- Mr. Mamadou CAMARA



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (MILLIONS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Cash, Central Bank, Postal cheques	46,003	55,534	Central Banks, Postal cheques		
Treasury bills and similar securities	189,153	159,252	Interbank and similar debts	61,814	55,698
Interbank and similar receivables	21,135	14,467	Amounts owed to customers	529,549	457,378
Due from customers	407,254	347,402	Debts represented by a security		
Bonds and other securities			Other liabilities	8,527	6,729
Shares and other securities			Accruals and deferred income	13,305	11,790
Shareholders or partners			Provisions for liabilities and charges	6,028	6,433
Other assets	15,043	17,876	Borrowings and subordinated securities issued		
Accruals and deferred income	1,037	578	Shareholders' funds	73,871	68,797
Investments and other long-term securities held	1,139	1,139	Subscribed capital	20,000	10,000
Shares in affiliated companies			Additional paid-in capital		
Subordinated loans			Reservations	41,797	49,241
Intangible assets	1,600	1,541	Revaluation differences		
Property, plant and equipment	10,731	9,036	Regulated provisions		
TOTAL ASSETS	693,095	606,825	Retained earnings (+/-)		
COMMITMENTS RECEIVED	307,898	307,357	Net income for the year (+/-)	12,074	9,556
Financing commitments			TOTAL LIABILITIES AND EQUITY	693,095	606,825
Guarantee commitment	307,898	307,357	COMMITMENTS GIVEN	219,745	187,816
Commitments on securities			Financing commitments	14,325	12,731
			Guarantee commitment	205,420	175,085
			Commitments on securities		

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (MILLIONS F CFA)

INCOME STATEMENT	2024	2023	INDICATORS	2024	2023
Bank intermediation margin	29,624	29,036	Prudential ratios		
Income from variable-income securities	124	77	Total solvency ratio	13.13%	14.04%
Net commissions and fees	13,609	11,886	Risk division standard	22.83%	23.64%
Net income from financial operations	2,292	2,021	Leverage ratio	7.43%	8.09%
Other net income from banking operations	270	-2,423			
Net banking income	45,919	40,597	Customer portfolio		
Operating expenses	-28,600	-28,342	Gross deterioration of the portfolio	7.21%	8.04%
Gross operating income	17,319	12,255	Provisioning rate for outstanding receivables	90.11%	96.40%
Cost of risk	-3,846	-2,405			
Operating result	13,474	9,850	Management and profitability ratios		
Net gains or losses on fixed assets	51	-7	Cost/income ratio	62.30%	69.81%
Income before tax	13,525	9,843	Return On Asset (ROA)	1.74%	1.57%
Income tax expense	-1,451	-287	Return On Equity (ROE)	18.00%	16.05%
Net income	12,074	9,556			

EXTERNAL AUDITORS

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DELOITTE Sénégal, Immeuble de l'ex-Hôtel Indépendance Place de l'indépendance B.P. 21416 Dakar - SENEGAL



II - 4 >

OTHER ACTIVITIES



Other activities

SUNU GESTION D'ACTIFS



HEAD OFFICE

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LEGAL INFORMATION

Share capital: F CFA 13,000,000,000
Legal form: Holding Company
Trade Register:
CI-ABJ-03-2009-B14-02853

SENIOR MANAGEMENT



Mr. Mohamed-Lamine BAH
Chief Executive Officer



M^{rs} Myriam TUHO
Deputy Chief Executive Officer

SHAREHOLDING

- SUNU Group subsidiaries: 99.15 %
- Other: 0.85%

BOARD OF DIRECTORS

- Mr. Lassina COULIBALY, Chairman
- SUNU Assurances Vie Bénin represented by Mr. Razack FASSASSI
- SUNU Assurances IARD Burkina Faso represented by Mr. Monhamed COMPAORE
- SUNU Assurances Vie Côte d'Ivoire represented by Mr. Gildas N'ZOUBA
- SUNU Assurances Vie Gabon represented by Mr. Jean-Constant ASSI



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Total fixed assets	5,087,466	3,158,804	Shareholders' funds	14,309,107	3,637,195
Intangible assets			Share capital	13,000,000	2,500,000
Property, plant and equipment	2,122	10,008	Share capital premiums		
Advances and deposits paid on intangible assets			Unavailable reserves	500,000	500,000
Financial assets	3,308,493	3,148,796	Free reserves		
			Retained earnings	237,195	26,053
Total current assets	8,768,769	197,368	Net results (profit + loss -)	571,912	611,142
Non-Operating Current Assets			Regulated provisions		
Inventories and work in progress					
Receivables and Related Assets	8,768,769	197,368	Total financial liabilities and similar resources		15,000
Total cash assets assets	581,100	556,434	Total stable resources	14,309,107	3,652,195
Investment securities	215,262	49,785			
Securities to be cashed					
Banks, postal cheques, cash and similar	365,838	506,649	Total current liabilities	128,228	260,411
			Total cash and cash equivalents		
Translation adjustment			Translation adjustment		
TOTAL ASSETS	14,437,335	3,912,607	TOTAL LIABILITIES AND EQUITY	14,437,335	3,912,607

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023
Revenues from operations	138,333	148,427
Sales of goods		
Sales of manufactured products		
Works, services sold		
Ancillary products	138,333	148,427
Added value	-45,648	22,721
Personnel expenses	214,483	177,329
Gross operating surplus	-260,131	-154,608
Reversals of depreciation, provisions		
Depreciation, amortization and provisions	10,066	12,641
Operating profit	-270,197	-167,249
Net Finance Income/ (Loss)	724,224	560,189
Earnings from ordinary activities	454,027	392,940
Non-Operating Income	134,276	270,762
Income Tax	16,391	52,561
Profit/ (Loss) after tax	571,912	611,142

EXTERNAL AUDITOR

MAZARS Côte d'Ivoire, 01 B.P. 3989 Abidjan 01 - CÔTE D'IVOIRE



Other activities

SUNU RÉASSURANCE



HEAD OFFICE

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Phone: (+225) 27 20 25 34 34

LEGAL INFORMATION

Share capital: F CFA 4,750,000,000
Legal form: Public
Trade Register:
CI-ABJ-03-2024-B14-00085

SENIOR MANAGEMENT



Mr. Roland OUEDRAOGO
Managing Director/
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 10.53 %
- SUNU Group subsidiaries: 84.21 %
- Other: 5.26, %

BOARD OF DIRECTORS

- Mr. Isofa NCHARE, Chairman
- Mr. Joël AMOUSSOU
- Mr. Saliou BAKAYOKO
- Mr. Jean-Constant ASSI
- Mr. Roland OUEDRAOGO

EXTERNAL AUDITORS

Cabinet Forvis Mazars Côte d'Ivoire
represented by Mr. Zana KONE
2, Boulevard Roume-Immeuble Longchamps
01 BP 3989 Abidjan 01 - CÔTE D'IVOIRE



OUR COMPANY

Launched in January 2025 as a captive reinsurance company, SUNU Réassurance (SUNU Re) is a reinsurance company with the legal form of a public company responsible for reinsuring the subsidiaries of SUNU Group.

Its primary purpose is therefore to underwrite conventional or facultative reinsurance operations for all categories of insurance with the subsidiaries of SUNU Group. In return, SUNU Re protects itself and the entire equity capital of SUNU Group by purchasing external reinsurance from international and African reinsurers whose financial strength and professionalism are unanimously recognized.

OUR VISION

At SUNU Re, our ambition is to be the reinsurance partner that protects and strengthens the capabilities of SUNU Group's insurance companies, supporting them in achieving their goals of growth, profitability, sustainability, and customer satisfaction.

OUR MISSIONS

Provide SUNU Group subsidiaries with tailored reinsurance solutions thanks to recognized technical expertise and authentic customer experience.
Offer the men and women who make up SUNU Re opportunities for development thanks to an environment conducive to performance.
Create sustainable value for SUNU Group by securing its equity capital.
Contribute positively to initiatives that benefit the communities where SUNU Group operates.

OUR VALUES

- Customer at the center of everything.
- Respect and Appreciation of the women and men what make up SUNU Group.
- Nimbleness and Innovation to constantly dare and renew ourselves.
- Performance and Result-oriented Culture to create sustainable value.
- Ethics and Integrity at the heart of all our activities.

OUR CONTRIBUTION TO SUBSIDIARIES

We tailor our reinsurance solutions to the specific needs of each SUNU Group subsidiary. We put all our underwriting expertise at the service of the Group's subsidiaries and support them in improving the quality of their underwriting. We help subsidiaries collect and process their data in order to optimize their reinsurance program. We support subsidiaries in strengthening their capabilities through targeted training.

OUR CONTRIBUTION TO SUNU GROUP CUSTOMERS

We effectively protect all SUNU Group customers through the reinsurance programs we set up with the Group's subsidiaries. We are a one-stop shop for managing pan-African programs. In fact, subsidiaries of pan-African groups get the same protection in all the countries where they operate through SUNU subsidiaries or partners where SUNU isn't yet present. We can find reinsurance mechanisms with ad'hoc solutions for various and/or unusual situations to support customers and partners including those who wish to retain all or part of their risks themselves.

OUR CONTRIBUTION TO THE INDUSTRY

We contribute to professionalization and innovation in the insurance and reinsurance sector. We participate in efforts to retain premiums on the continent with a view to increasing financing for African economies.



Other activities

**SUNU
SANTÉ**



HEAD OFFICE

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E-mail: sunu.sante@sunu-group.com

LEGAL INFORMATION

Share capital: F CFA 600,000,000
Legal form: Public
Trade Register:
R.C.C.M. TG-LOM 2016 B 1956

SENIOR MANAGEMENT



Mr. Florent ATTIOGBE
Chief Executive Officer

SHAREHOLDING

- SUNU Participations Holding SA: 90 %
- Other: 10 %

BOARD OF DIRECTORS

- Mr. Etienne Ayikoé AYITÉ, Chairman
- SUNU Participations Holding SA represented by Mr. Karim-Franck DIONE
- M^{rs} Nafissatou N'DIAYE
- Mr. Mamadou Moussa DIOUF
- Mr. Razack FASSASSI



BALANCE SHEET AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

ASSETS	2024	2023	LIABILITIES	2024	2023
Total fixed assets	587,540	629,113	Shareholders' funds	481,298	450,387
Intangible assets	548,021	578,854	Share capital	600,000	600,000
Property, plant and equipment	30,170	40,916	Share capital premiums		
Advances and deposits paid on intangible assets			Unavailable reserves		
Financial assets	9,349	9,344	Free reserves		
			Retained earnings	-149,613	-179,683
Total current assets	340,388	289,798	Net results (profit + loss -)	30,911	30,070
Non-Operating Current Assets	1		Regulated provisions		
Inventories and work in progress					
Receivables and Related Assets	340,386	289,798	Total financial liabilities and similar resources	1,327	
Total cash assets assets	213,563	153,636	Total stable resources	482,625	450,387
Investment securities					
Securities to be cashed	3,282				
Banks, postal cheques, cash and similar	210,281	153,636	Total current liabilities	638,353	600,606
			Total cash and cash equivalents	20,513	21,555
Translation adjustment			Translation adjustment		
TOTAL ASSETS	1,141,491	1,072,547	TOTAL LIABILITIES AND EQUITY	1,141,491	1,072,547

INCOME STATEMENT AS AT DECEMBER 31ST, 2024 (THOUSANDS F CFA)

INCOME STATEMENT	2024	2023
Revenues from operations	538,636	460,785
Sales of goods		
Sales of manufactured products		
Works, services sold	531,612	460,785
Ancillary products	7,024	
Added value	308,455	287,070
Personnel expenses	-214,700	208,170
Gross operating surplus	93,755	78,899
Reversals of depreciation, provisions	1,200	
Depreciation, amortization and provisions	-41,578	40,663
Operating profit	53,377	38,236
Net Finance Income/ (Loss)	-3,814	-1,502
Earnings from ordinary activities	49,563	36,734
Non-Operating Income	1	4,845
Income Tax	-18,653	11,510
Profit/ (Loss) after tax	30,911	30,070

EXTERNAL AUDITOR

Cabinet AKOUETE 01 B.P. 3646 Lomé 01 - TOGO

SUBSIDIARIES CONTACTS



Benin

SUNU Assurances Vie Bénin

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SUNU Assurances IARD Bénin

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Burkina Faso

SUNU Assurances Vie Burkina Faso

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Cameroon

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SUNU Assurances IARD Cameroun

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Central African Republic

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Congo

SUNU Assurances IARD Congo

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Côte d'Ivoire

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SUNU Services

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SUNU Investment Holding SA

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SUNU Gestion d'Actifs

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SUNU DigiTech

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SUNU Réassurance

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Gabon

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SUNU Assurances IARD Gabon

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SUBSIDIARIES CONTACTS



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Mauritania

SUNU Assurances Mauritanie

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SUNU Assurances Nigeria Plc

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