



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

PRESENTATION OF THE GROUP



With over **25 years of experience**, SUNU Group is present in **17 sub-Saharan African countries** through some thirty companies. Founded in 1998 by the late Mr. Pathé DIONE, SUNU Group comprises a number of different entities.



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.

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

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.

PRESENTATION OF THE GROUP



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.



■ 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.

■ 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.

■ 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.

MEETINGS, STRATEGIC PARTNERSHIPS AND SOCIAL ACTIONS

■ Côte d'Ivoire

> Sponsorship of the BAYARD publishing house for their literary competition (Trophée d'excellence SUNU Assurances pour la lecture) from February to June 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 5th and 6th ApeCEO semi-annual meetings (afterwork for managers and CEOs) in April and November 2024.

■ Congo

> Sponsorship of the 4th Edition of the International Single Window Conference in March 2024.

> Sponsorship of the Digital Forum in April 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.

■ Gabon

> Sponsorship of the "SUNU Assurances Golf Tournament" in January 2024.

> Sponsorship of the 5th Libreville chess tournament in March 2024.

> Sponsorship of the National Football Championship in November 2024.

■ Mali

> 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.

■ DRC

> Sponsorship of the 10th Women's Village in March 2024.

> Sponsorship of the "School for All" campaign with the Elan de Choeur Foundation in September 2024.

■ Senegal

> Creation of a Medical Business Unit for BICIS customers in January 2024.

> Sponsorship of the 32nd Jazz Festival in May 2024.

> Partnership with SUSU for the official launch of the ProCare offer in November 2024.



■ Togo

> Launch of the Mobile Banking project in February 2024.

> Pathé DIONE soccer tournament with customers and partners in April 2024.

> Launch of MySUNU, MySUNU Bank and CRC in July 2024.

> "Right to education with SUNU" campaign in September 2024.

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)

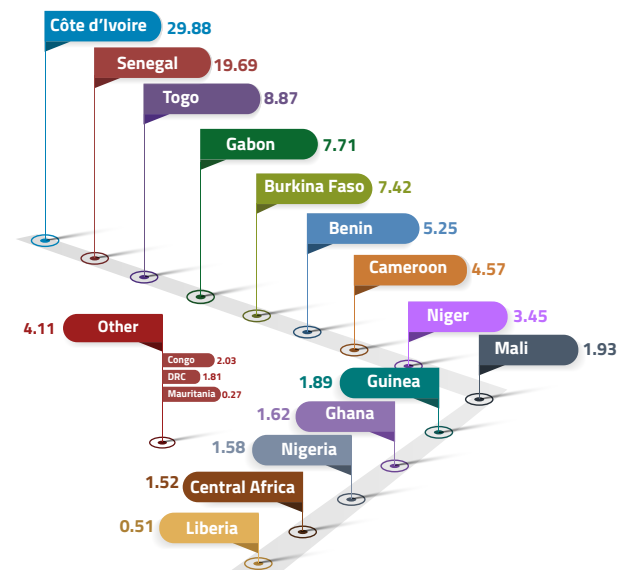
**Return On Equity

	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%

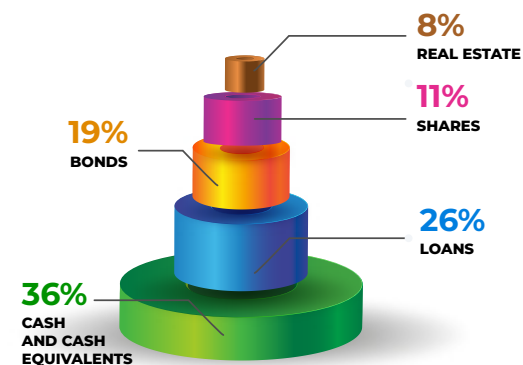
CONSOLIDATED KEY FIGURES



BREAKDOWN OF REVENUE BY COUNTRY (%)



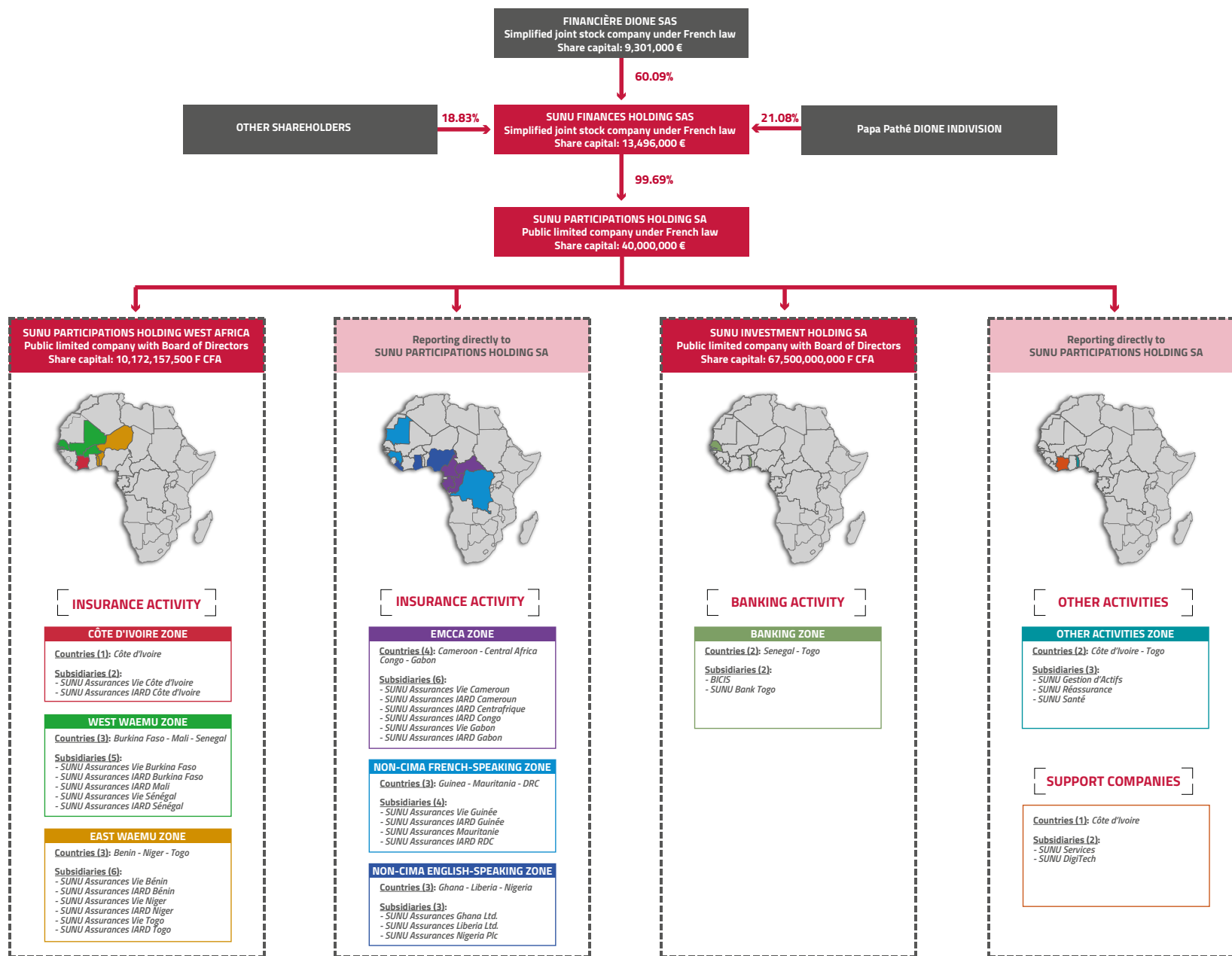
BREAKDOWN OF ASSETS UNDER MANAGEMENT



SIMPLIFIED ORGANIZATION STRUCTURE



SIMPLIFIED ORGANIZATION STRUCTURE



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