



2025



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.



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 SERVICE COMPANIES

SUNU Services
The service company that brings together cross-functional roles and whose mission is to support the Insurance, Banking, Health subsidiaries and other 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 specialised in the management of corporate investments and financing.

SUNU Réassurance

KEY EVENTS



PROJECTS & ACHIEVEMENTS

BICIS IS NOW SUNU BANK SENEGAL

This rebranding confirms the SUNU Group's primary objective, which is to offer comprehensive financial solutions through a network of banks and insurance companies that are closer to businesses and the public. With BICIS now known as SUNU Bank Sénégal, a new era has begun in which to fulfil the ambitions of customers in Senegal and across the sub-region.

As part of its ongoing digital transformation, the MySUNU Bank app has been launched to provide 24/7 access to banking services. It enables customers to manage their accounts and carry out transactions independently, easily and securely. Already available with SUNU Bank Togo, this development demonstrates the SUNU Group's commitment to innovative, simple and secure digital solutions.



KIFF TES VACANCES INTERNSHIP PROGRAMME

The «Kiff Tes Vacances» (KTV) sales internship programme has been a resounding success in the eight* countries where the SUNU Group operates. Through this initiative, the Group offers students a genuine immersion in the professional world, enabling them to learn about the insurance industry whilst developing their sales and interpersonal skills.

**Benin, Burkina Faso, Côte d'Ivoire, Gabon, Guinea, Niger, Senegal, Togo.*



BRAND AWARENESS STUDY

An in-depth survey on brand awareness, brand image and customer experience was launched in 2025, with the aim of identifying strategic directions regarding the Group's brand image, customer experience and perception amongst various target audiences. The surveys were conducted in almost all subsidiaries.

PUBLIC RELATIONS (INTERVIEWS, ARTICLES)

SUNU Ré

Interview with the Chief Executive Officer, Mr. Roland OUEDRAOGO in issue no. 117 of Financial Afrik in February 2025.

SUNU Bank Sénégal

Interview with the Chief Executive Officer, M^{rs} Ndèye Coumba AW, for BRUT Afrique in July 2025 on the theme of "Inspire & Connect" in West Africa.

SUNU Assurances in Gabon

Joint interview with Mr. Farlane PIEBY, Managing Director of SUNU Assurances Vie Gabon, and M^{rs} Anabelle BONGO, Managing Director of SUNU Assurances IARD Gabon, in Economies africaines magazine. The two SUNU Group subsidiaries in Gabon place customer satisfaction at the heart of their strategy, by developing innovative products tailored to the sector's growth and new market demands.

SUNU Assurances in Côte d'Ivoire

Interview with the Director for the Côte d'Ivoire Zone and Chief Executive of SUNU Assurances in Côte d'Ivoire, Mr. Gildas N'ZOUBA, in Bloomfield Review magazine. The key messages conveyed were the SUNU Group's financial strength, economic contribution, customer focus, digitalisation and social impact.

KEY EVENTS



MEETINGS, STRATEGIC PARTNERSHIPS AND SOCIAL INITIATIVES

AT GROUP LEVEL

- > Participation in the general assembly of the Federation of African National Insurance Companies (FANAF) in Morocco in February 2025.
- > Sponsorship of the Africa Financial Industry Summit (AFIS) in Morocco in November 2025.



IN OUR SUBSIDIARIES



BENIN

- > Participation in the 6th edition of the Choiseul Africa Summit in February 2025.
- > Launch of the 1st edition of the "Unspoken Truths of Insurance" (NDA) roundtable discussion, bringing together industry professionals, consumers and institutional representatives in December 2025.



BURKINA FASO

- > Sponsorship of the 29th edition of FESPACO from February to March 2025.
- > Sponsorship of the 28th Galian Night in June 2025.
- > Donation of a large consignment of medical equipment and funding for refurbishment work on the Kangaroo Unit within the neonatal department at the Yalgado Ouédraogo University Hospital in December 2025.



CAMEROON

- > Sponsorship of the traditional Elog MPO'O Festival in December 2025.
- > Sponsorship of the 6th edition of the African Women In Tech StartUp (AFRICANWITS) Meet-up in July 2025.



CENTRAL AFRICAN REPUBLIC

- > Sponsorship of the canoe race in December 2025.
- > Sponsorship of "Bangui fait son film" in December 2025.
- > Sponsorship of the Bangui Financial Days in November 2025.



CÔTE D'IVOIRE

- > Sponsorship of the 7th edition of the Apé-CEO in February 2025.
- > Sponsorship of La Grande Dictée in May 2025.
- > Participation in the 6th edition of the African Risk Management Conference (RARM) in June 2025.
- > Donation to the Alassane OUATTARA National Centre for Medical Oncology and Radiotherapy (CNRAO) in October 2025.



CONGO

- > Inauguration of two General Agencies: Alliance Conseils in Dolisie in March 2025 and Aset Conseils in Pointe-Noire in June 2025.
- > Roll-out of the "YA OFELE" motoring campaign from May to July 2025.

KEY EVENTS



GUINEA

- > Inauguration of the new head office in September 2025.
- > Mentoring programme for young women at the Centres for the Empowerment and Entrepreneurship of Women and Girls (CAEF) in Conakry, in partnership with the Ministry for the Advancement of Women Children and Vulnerable People, in March 2025.
- > Launch of MySUNU as part of the digital transformation drive, in line with the Transform Africa Summit (TAS) in November 2025.



GABON

- > Sponsorship of the National Careers Fair in February 2025.
- > Sponsorship of the 6th edition of the Libreville Chess Tournament in May 2025.
- > Sponsorship of the Côte d'Ivoire-Gabon Business Forum (FACIGA) in November 2025.



MALI

- > Sponsorship of the Sustainable Development Forum in June 2025.
- > Sponsorship of the formal opening ceremony of the Rotary Clubs of Mali in June 2025.



MAURITANIA

- > Participation in the Construction and Property Fair in February 2025.
- > Sponsorship of the Women's Fair in March 2025.



NIGER

- > MySUNU campaign in July 2025.
- > Signing of an agreement with Niger Poste in December 2025.



DRC

- > Participation in the African Mining INDABA in South Africa in February 2025.
- > Sponsorship of the Women's Cultural Festival (FESCUF) in March 2025.
- > Promotional campaign for the School Civil Liability insurance product in schools in Kinshasa.



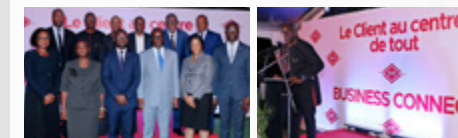
SENEGAL

- > Sponsorship of and participation in the 24th edition of the 1st Employment Forum in January 2025.
- > Sponsorship of the 4th Senegalese Small and Medium-sized Enterprises (SME) Forum in February 2025.
- > Launch of MySUNU Bank in April 2025.
- > Sponsorship of the Saint Louis Jazz Festival in May 2025.
- > Sponsorship of the 1st life insurance fair in May 2025.



TOGO

- > Sponsorship of the Togolese Armed Forces in March 2025.
- > Sponsorship of the Prefectural Inspectorate for Sport and Leisure in March 2025.
- > Participation in the International Customer Care Forum (FICC) in April 2025.
- > Campaign against monkeypox in May 2025.
- > 4th edition of the «Right to Education with SUNU» campaign in August 2025.
- > Business Connect after-work event in November 2025.



SIMPLIFIED ORGANIZATION STRUCTURE



	31/12/2025		31/12/2024		
Means	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Equity	169,011	110,864	168,573	110,577	0.26%
With the group share	89,810	58,911	89,015	58,390	0.89%

Number of companies	38		37		2.70%
With : Life	9		9		0.00%
Non-Life*	18		17		5.88%
Banks	2		2		0.00%
Other	9		9		0.00%
Average headcount**	5,611		5,124		9.49%

*Including SUNU Réassurance

**Exclusive employees and sales staff

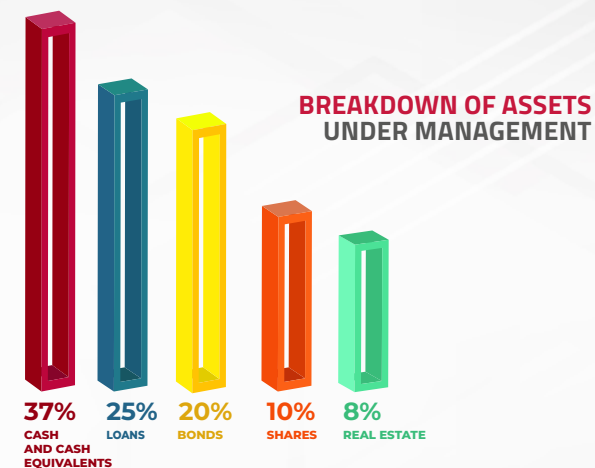
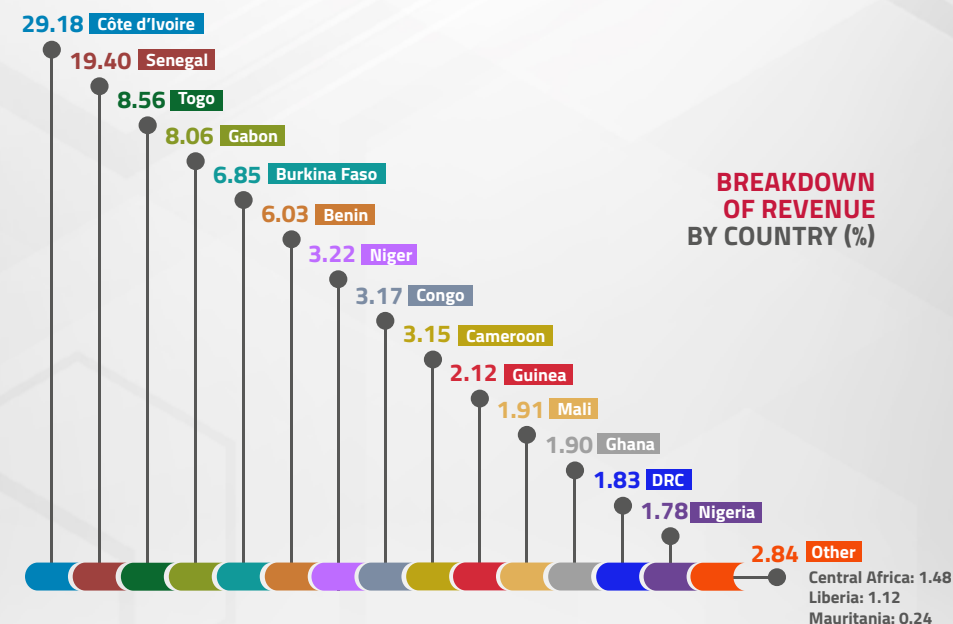
	31/12/2025		31/12/2024		
Activity	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Revenue	557,102	365,435	530,649	348,083	4.99%
With : Life	278,848	182,913	257,385	168,834	8.34%
Non-Life	193,554	126,963	190,532	124,981	1.59%
Banks*	84,365	55,340	82,382	54,039	2.41%
Other	335	220	349	229	-4.02%
Net income	14,822	9,723	21,893	14,361	-32.30%
With group share	5,815	3,814	12,732	8,352	-54.33%
ROE** (Group share)	6.92%		16.69%		-58.52%

*Correspond au Produit Net Bancaire (PNB)

**Return On Equity

	31/12/2025		31/12/2024		
Investments	Thousands of euros	Millions of CFA francs	Thousands of euros	Millions of CFA francs	Variation
Bonds	306,729	201,201	272,696	178,877	12.48%
Shares	159,996	104,950	153,034	100,384	4.55%
Real Estate	128,729	84,441	111,712	73,278	15.23%
Loans	379,018	248,620	357,577	234,555	6.00%
Cash and cash equivalents	566,957	371,899	505,863	331,825	12.08%
Total	1,541,429	1,011,111	1,400,882	918,919	10.03%

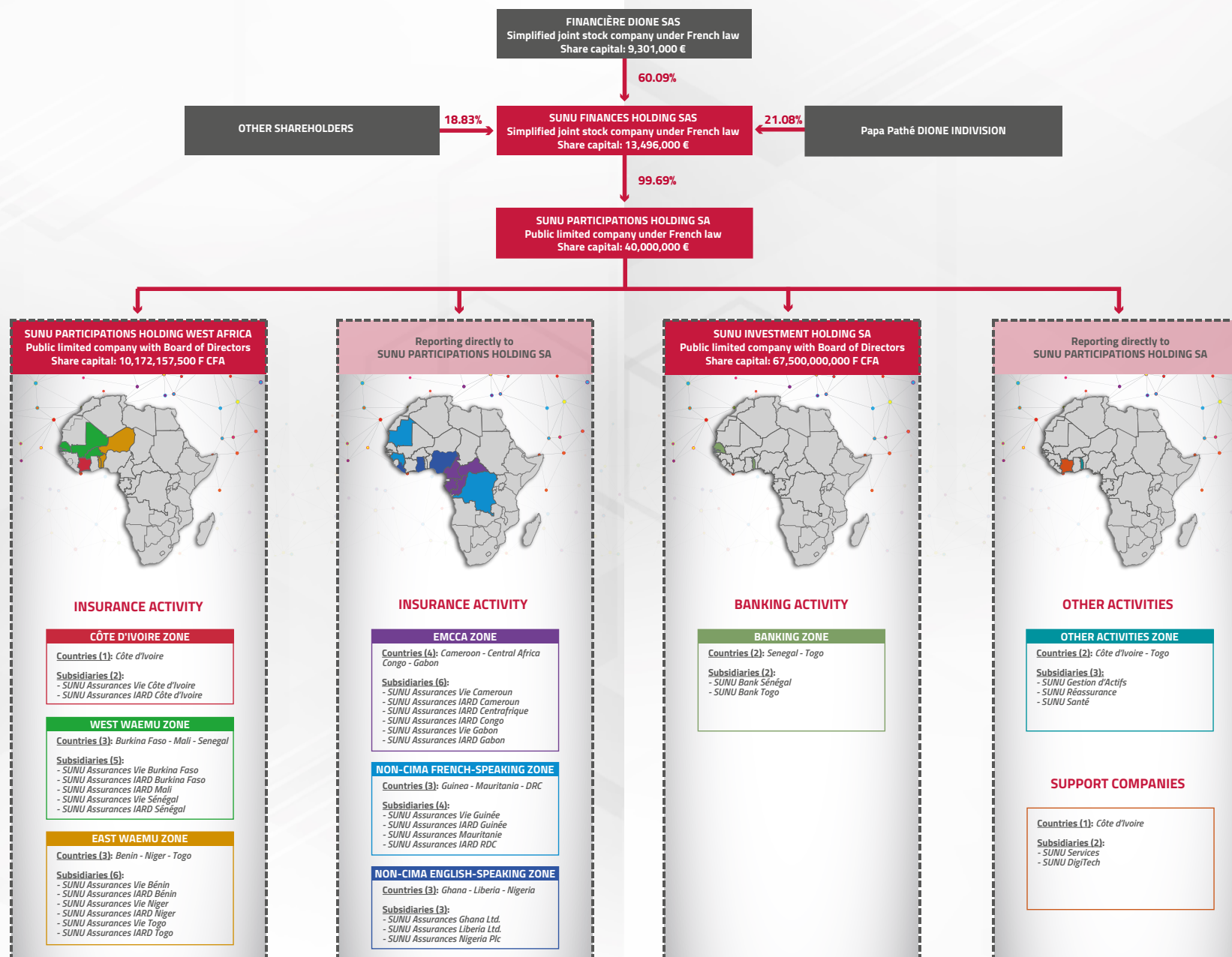
CONSOLIDATED KEY FIGURES



SIMPLIFIED ORGANIZATION STRUCTURE



SIMPLIFIED ORGANIZATION STRUCTURE



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SUNU Participations Holding SA

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