

Insurance, our business.

OVERVIEW OF SUNU GROUP



SUNU Group is present in **14 countries** in sub-Saharan Africa with 27 insurance companies and other affiliated companies. Created in **1998** by **Mr. Papa Pathé DIONE**, SUNU Group is made up of different entities.

SUNU FINANCES HOLDING SAS

Parent company
of SUNU Group

SUNU PARTICIPATIONS HOLDING SA

Holding company that holds directly or indirectly all group subsidiaries and manages them.

SUNU ASSURANCES

Trademark of the insurance subsidiaries of SUNU Participations Holding SA. Since 2015, the year of standardization of the SUNU Group brand, 21 companies bear this name.

SUNU SERVICES

100% subsidiary of SUNU Participations Holding SA, which includes the following functions transversal business lines whose mission is to assist the companies of SUNU Group. These functions are as follows: Accounting and Consolidation Department, Audit Department, Life and Property and Casualty IT Departments, Central Life and Property and Casualty Technical Departments, Communication Department, Business Development Department and Legal Department.

OVERVIEW OF SUNU GROUP



SUNU INVESTMENT HOLDING SA

Holding company in charge of carrying the group's bank holdings. The company was created in June 2017 and has made Banque Populaire de l'Epargne et du Cr dit in Togo its first acquisition in February 2018.

SUNU SANT 

Corporate health budget management company and insurance companies' health portfolios with state-of-the-art tools. The objective is to facilitate access to patient care.



THE NEW COMPANIES

ALLIANZ SUBSIDIARIES IN BENIN, BURKINA FASO, MALI, TOGO ARE NOW PART OF SUNU GROUP

Benin

Lot N  610, Parcelle ZB
Patte d'Oie-Cadj houn
01 BP 5455 Cotonou
Phone: (229) 21 31 67 35
Fax: (229) 21 31 67 34

Burkina Faso

99, Avenue de l'UEMOA
01 BP 398 Ouagadougou 01
Phone: (226) 25 32 82 00
Fax: (226) 25 31 01 53

Mali

560, Avenue de la Nation
B.P.E 4447 Bamako - Mali
Phone: (223) 20 24 62 00

Togo

21, Boulevard du 13 Janvier - Angle
Avenue Duisburg - BP 3703 Lom  - Togo
Phone: (228) 22 23 23 41

KEY CONSOLIDATED FIGURES



	31/12/2018		31/12/2017		Difference
Resources	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Shareholders' Fund	63,615	41,729	61,560	40,381	3.34%
<i>including Group's share</i>	47,774	31,338	51,529	33,801	-7.29%

Number of companies*	27	24	12.50%
<i>including : Life</i>	8	8	0.00%
<i>Non-Life</i>	13	13	0.00%
<i>Other</i>	6	3	100.00%
Average number of staff**	3,478	3,032	14.71%

* Including non-insurance companies

** Employees and exclusive sale representatives

	31/12/2018		31/12/2017		Difference
Business	Thousands of Euros	Millions FCFA	Thousands of Euros	Millions FCFA	%
Gross Premium	244 212	160,193	229,206	150,349	6.55%
<i>including : Life</i>	146,842	96,322	150,176	98,509	-2.22%
<i>Non-Life</i>	90,116	59,112	79,030	51,840	14.03%
<i>Bank (NBI*)</i>	7,233	4,745			
<i>Other Activities</i>	21	14			
Profit After Tax	-1,572	- 1,031	3,598	2,360	-143.70%
<i>including Group's share</i>	-2,224	- 1,459	3,680	2,414	-160.42%
ROE (Group's share)	-4.45%		7.69%		-157.83%

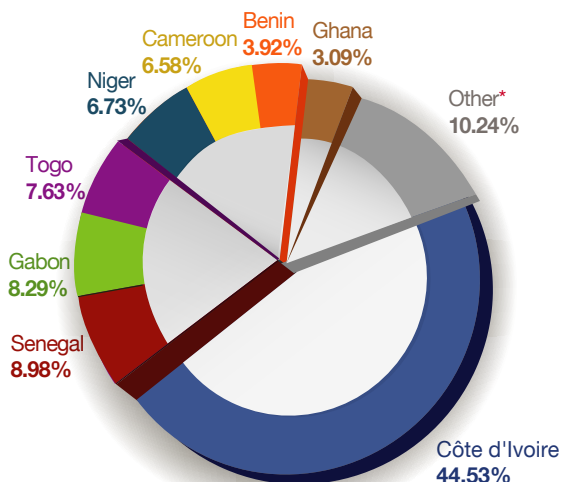
* Net Banking Income

	31/12/2018		31/12/2017		Difference
Investments	Thousands of Euros	Millions FCFA	Milliers euros	Thousands of Euros	%
Bonds	156,132	102,416	139,447	91,471	11.96%
Shares	131,717	86,401	142,747	93,636	-7.73%
Investment Properties	58,494	38,369	52,714	34,578	10.96%
Loans	29,711	19,489	20,910	13,716	42.09%
Cash and Cash Equivalents	220,310	144,514	202,843	133,056	8.61%
Total	596,363	391,189	558,660	366,457	6.75%

KEY CONSOLIDATED FIGURES

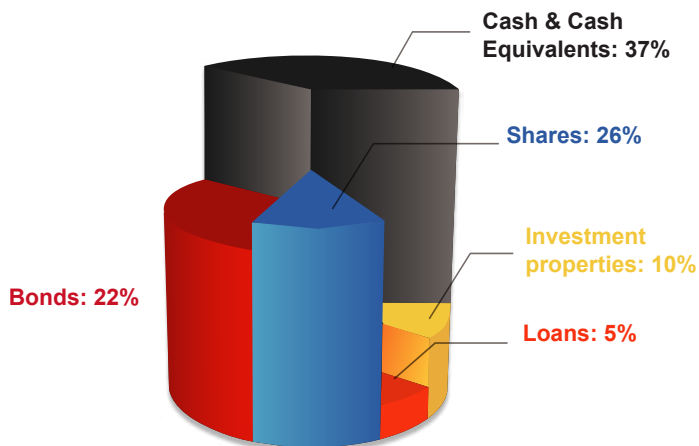


BREAKDOWN OF GROSS PREMIUM PER CONTRY



*Other : Burkina Faso: 2.58% | Nigeria: 2.45% | Central Africa Republic: 1.98% | Guinea: 1.49% | Mali: 1.38% | Liberia: 0.35%

BREAKDOWN OF ASSETS EMPLOYED



SIMPLIFIED ORGANIZATION STRUCTURE



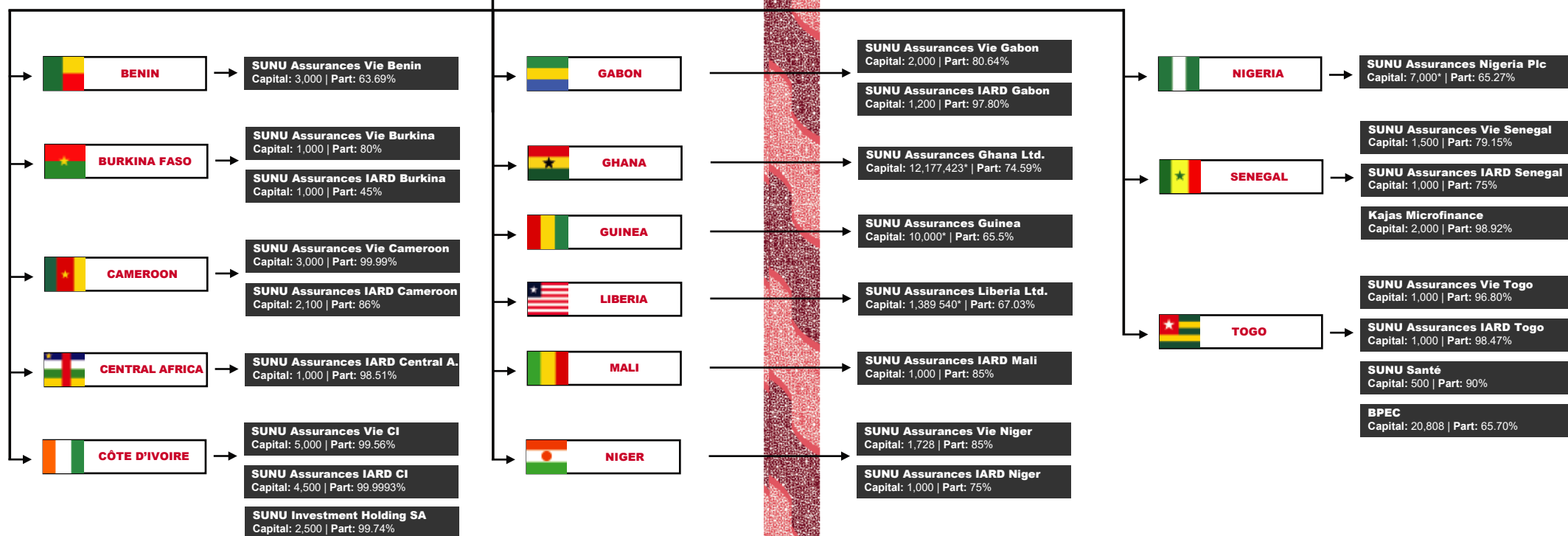
SUNU FINANCES HOLDING SAS
Private Company under French law
Share Capital: € 13,496,000

99.99%

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

100%

SUNU SERVICES
Impersonal Simplified Stock Company
Share Capital: F CFA 30,000,000



Share capital in millions of FCFA except Guinea, Ghana, Nigeria, Liberia
Part: Participation of the SUNU Group in %
*Guinea: SUNU Assurances Guinea's share capital is indicated in millions of Guinean Francs

SIMPLIFIED ORGANIZATION STRUCTURE



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

KEY EVENTS

STRATEGIES AND COMMUNICATIONS

•January 2018

New institutional campaign of SUNU Assurances with the promotion of a more interactive Internet portal "monbonprofil.com" which offers customers the products that match best their profiles.

•February 2018

Acquisition of BPEC by SUNU Investment Holding SA, the first bank of SUNU Group.



•April 2018

Change of effective name of the three English-speaking subsidiaries Equity Assurance to SUNU Assurances Nigeria PLC, SUNU Assurances Ghana Ltd. and SUNU Assurances Liberia Ltd., followed by the rebranding of their headquarters and a public communication campaign.

•July 2018

Acquisition by SUNU Assurances Vie Côte d'Ivoire of an 89% stake in PROTEIN KISSE-LA SA (PKL SA), based in Côte d'Ivoire, created in 1997, which is active in the processing and marketing of cereals and flours made from local materials.

•November 2018

Signature of a Sale Agreement between Allianz Africa and SUNU Participations Holding SA, related to the shares held in its subsidiaries Benin, Togo, Mali and Burkina Faso.



•December 2018

Celebration of SUNU Group's 20th anniversary with events in the countries of presence to thank customers, corporate partners and staffs, concluded with an apotheosis evening in Dakar where the first company of the group was acquired in 1998: UASen-Vie previously CSAR-Vie, now SUNU Assurances Vie Senegal.



WINNING PARTNERSHIPS

• Communication campaigns in Benin with our partners **Moov Money, Optima, SGBE**.

• Drawings with **the Atlantic Bank and Orabank**, communication campaigns with **CBAO and Orange in Burkina Faso**.

• Launch of the **Loxia Epargne Product** in partnership with **Loxia Bank in Gabon**.



• Partnership with **TOGOCEL**, for the marketing of 2 microinsurance products by Tmoney (Prévoyance T and Epargne Gagnant).

• Promotion of insurance products in the new banking subsidiary in Togo of **SUNU Assurances Vie Togo and BPEC**, on the Bonus Savings Product.



• Campaign for the product "Payment Instruments Insurance" in partnership with **Ecobank Gabon**.

• Communication campaign for the "BELEMI Sclolarité" product in partnership with **CMAC Assurances in Cameroon**.

• Innovative subscriptions to car insurance products via USSD code in **Ghana**.



AWARDS AND HONOURS

• Trophy "Les pépites de l'accueil" awarded to SUNU Assurances IARD CI.



PUBLIC RELATIONS

• The chairman of SUNU Group, Mr. Pathé DIONE, on the cover of **Esprit** magazine.

• Cross-examination of the Niger CEOs, Mrs Binta TINNI and Mr Pascal PLAZIAT, in the magazine **African Economies** special Niger.

KEY EVENTS



SPONSORING ACTIVITIES AND SOCIAL ACTIONS

• **Sponsoring of the rally to fight cervical cancer in Nigeria**, in partnership with The Optimal Cancer Care Foundation, in January 2018 with the presence of employees of SUNU Assurances Nigeria Plc and SUNU Health Nigeria.

• **Participation in the Economic forum in Gabon** in February 2018.

• **Participation in March 2018 in the 7th edition of the Annual Conference on Trends in the Technology, Media and Telecommunications Sector** in Côte d'Ivoire.

• **Participation in the "FEEF 2018"**: Forum of Employment and Women Entrepreneurship in March 2018 in Côte d'Ivoire.



• **Participation in the Africa Digital Money and Banking Forum** in March 2018 at Radisson Blu Hotel in Côte d'Ivoire, with a panel discussion hosted by the CEO of the Life subsidiary.

• **Participation in the 4th edition of the SME Day** in April 2018 at the ADVANS CI microfinance initiative.

• **Sponsorship of the Gnitresor Foundation**, an Non-governmental organization working to combat school pregnancy in May 2018 in Côte d'Ivoire.

• **Sponsoring of the « Conscious Africa » forum** at the first African Civic Society Universities in May 2018 in Côte d'Ivoire.

• **Participation in the 4th edition of the Foire International d'Abidjan (FIA)** with a stand from 2 to 13 May 2018 in Côte d'Ivoire.



• **Participation in the 10th edition of the Salon International du Livre d'Abidjan (SILA)** in May 2018 with a panel discussion on the theme "Book and Economy" by the CEO of the Life subsidiary in Côte d'Ivoire.

• **Participation at the Choiseul Africa Summit in May 2018** with the participation in a panel discussion of the Deputy Managing Director of SUNU Group, Mr. Mohamed BAH.

• **Sponsorship of the 10th edition of the "Rendez-vous de l'Assurance Transports"** in June 2018 in Paris.

• **Sponsoring and participation in the annual Brokerslink brokers' meeting** in July 2018 where both SUNU Assurances subsidiaries of Côte d'Ivoire offered a dinner to hosts and guests.

• **Sponsorship of the 1st edition of the Retro evening** aimed at paying tribute to the pioneers of Ivorian music in July 2018 at the Espace Latrille Event in Côte d'Ivoire.

• **Sports walk for the partner's 40 year olds FIDRA** (Fonds International pour le Développement de la Retraite Active) in different cities and districts of Grand Bassam, Marcory, Abobo, Yopougon, Cocody and Adzopé in Côte d'Ivoire.

• **Sponsorship of the Taranissi Workshops in Republic of Central Africa**: support for the Keep In Touch association (KIT), promoter of the TARANISSI workshops in August and September 2018 with a donation of promotional items and customer surveys to parents and children benefiting from the workshops by SUNU Assurances IARD Central Africa.

• **Participation in the National Leadership Forum** by SUNU Assurances Vie Burkina Faso in September 2018.

• **Sponsorship of the 2nd edition of Salon Africain Des Assurances (SADA)** in September 2018 in Côte d'Ivoire.

• **Sponsorship of Salon de l'Epargne, de l'Investissement et du Patrimoine (SEIP)** in October 2018 in Côte d'Ivoire.

• **Blood donation operation in Benin** with staff, customers and partners.

• **Blood donation campaign of the two Senegalese subsidiaries** in October-November 2018.



• **Support for the Non-governmental Organization Smile in its webcast project Coeur de star** for vulnerable populations in Côte d'Ivoire. Sponsorship of programmes broadcast from October to December 2018.

• **Sponsorship of the Ivory Prize for African Literature** in November 2018 with a tour in several countries schools and the distribution of lots during the Grande Dictée in Côte d'Ivoire.

• **Participation in the Salon National de l'Entrepreneuriat Féminin (SANEF)** in November 2018 in Gabon.

• **Sponsorship of the 2nd edition of "Les Héroïnes"** Forum organized by Jeune Afrique Group in Dakar, Senegal in November 2018 at Radisson Blu with the General Manager of the Life subsidiary.

• **Participation à la Foire des Fournisseurs de Schlumberger** au Cameroun en décembre 2018.

• **Participation in the Schlumberger Suppliers Fair** in Cameroon in December 2018.

• **Sponsoring of the illuminations of the cities of Cotonou and Parakou** in December 2018 - January 2019 in Benin.



SUBSIDIARIES CONTACTS



Benin

SUNU Assurances Vie Benin

Place du Souvenir

08 BP 70 Cotonou

Phone: (229) 21 30 02 12 / 21 30 06 90

Fax: (229) 21 30 07 69

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

Burkina Faso

SUNU Assurances Vie Burkina Faso

Avenue Houari Boumédiène

15 BP 130 Ouagadougou 15

Phone: (226) 25 33 37 11

Fax: (226) 25 33 37 12

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

SUNU Assurances IARD Burkina Faso

Avenue du Dr Kwamé N'krumah

01 BP 6131 Ouagadougou 01

Phone: (226) 25 30 25 12

Fax: (226) 25 30 25 14

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

Cameroon

SUNU Assurances Vie Cameroon

578, Rue Tobie Kuoh Bonanjo

BP 2153 Douala

Phone: (237) 233 42 12 46

Fax: (237) 233 42 12 82

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

SUNU Assurances IARD Cameroon

1149 Boulevard de la République

Bali, BP 3049 Douala

Phone: (237) 233 42 84 80

Fax: (237) 233 42 87 86

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

Central Africa

SUNU Assurances IARD Central Africa

Rue de la Victoire

BP 896 Bangui

Phone: (236) 21 61 31 02 / 21 61 66 35

Fax: (236) 21 61 18 48

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

Côte d'Ivoire

SUNU Assurances Vie Côte d'Ivoire

9 av. Houdaille, Plateau

01 BP 2016 Abidjan 01

Phone: (225) 20 31 04 00

Fax: (225) 20 22 37 60

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

SUNU Assurances IARD Côte d'Ivoire

Immeuble SUNU, Av. B. Roussel

Plateau - 01 BP 3803 Abidjan 01

Phone: (225) 20 25 18 18

Fax: (225) 20 32 57 91

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

SUNU Services

Immeuble SUNU, 3^{ème} étage, Av. B. Roussel

Plateau - 01 BP 3803 Abidjan 01

Phone: (225) 20 25 34 34

Fax: (225) 20 32 61 35

SUNU Investment Holding SA

Immeuble SUNU, 2^{ème} étage, Av. B. Roussel

Plateau - 01 BP 3803 Abidjan 01

Phone: (225) 20 25 34 34

Fax: (225) 20 32 61 35

Gabon

SUNU Assurances Vie Gabon

Avenue du Colonel Parant

BP 2137 Libreville

Phone: (241) 01 74 34 34

Fax: (241) 01 72 48 57

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

SUNU Assurances IARD Gabon

Avenue du Colonel Parant

BP 915 Libreville

Phone: (241) 01 74 36 92

Fax: (241) 01 74 36 91

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

Ghana

SUNU Assurances Ghana Ltd.

48, Senchi Street off Aviation Road

P.O Box 16235, KIA, Accra, Ghana

Phone: (233) 302 770 548 / 302 769 542

E-mail: ghana@sunu-group.com

SUBSIDIARIES CONTACTS



Guinea

SUNU Assurances Guinea

Immeuble KALETA - Rue KA 050

Teminetaye, commune de Kaloum

BP 1618 Conakry

Phone: (224) 666 10 10 27

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

Liberia

SUNU Assurances Liberia Ltd.

Blue Diamond Building

19th Street Sinkor, Tubman Blvd

Monrovia, Liberia

Phone: (231) 881 739 641

E-mail: liberia@sunu-group.com

Mali

SUNU Assurances IARD Mali

Immeuble Fily KEÏTA Hamdallaye

ACI 2000. BP E 1861 - Bamako

Phone: (223) 20 22 08 02

Fax: (223) 20 22 08 03

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

Niger

SUNU Assurances Vie Niger

216, rue de Kalley, BP 423 Niamey

Phone: (227) 20 73 41 75

Fax: (227) 20 73 41 85

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

SUNU Assurances IARD Niger

216, rue de Kalley, BP 11935 Niamey

Phone: (227) 20 73 54 06

Fax: (227) 20 73 97 99

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

Nigeria

SUNU Assurances Nigeria Plc

SUNU Place Plot 1196 Bishop Oluwole Street

Off Akin Adesola Road, Victoria Island, Lagos

P.O Box 1514, Marina, Lagos

Phone: (234) 280 20 12

E-mail: nigeria@sunu-group.com

Senegal

SUNU Assurances Vie Senegal

1, rue Ramez Bourgi

BP 182 Dakar

Phone: (221) 33 889 00 40

Fax: (221) 33 823 11 08

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

SUNU Assurances IARD Senegal

1, rue Ramez Bourgi

BP 50184 Dakar

Phone: (221) 33 889 62 00

Fax: (221) 33 821 33 63

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

KAJAS Microfinance

1, rue Ramez Bourgi

BP 45 191 Dakar

Phone: (221) 33 842 18 50

E-mail: info@kajasmf.com

Site internet: www.kajasmf.com

Togo

SUNU Assurances Vie Togo

Immeuble SUNU

812 bvd du 13 Janvier - BP 2680 Lomé

Phone: (228) 22 21 36 56

Fax: (228) 22 21 10 39

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

SUNU Assurances IARD Togo

Immeuble SUNU

812 bvd du 13 Janvier - BP 495 Lomé

Phone: (228) 22 21 10 33

Fax: (228) 22 21 87 24

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

SUNU Santé

Immeuble SUNU

812 bvd du 13 Janvier - BP 2680 Lomé

Phone: (228) 22 20 12 57

Fax: (228) 22 20 11 89

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

Website: info@sunu-sante.com

BPEC

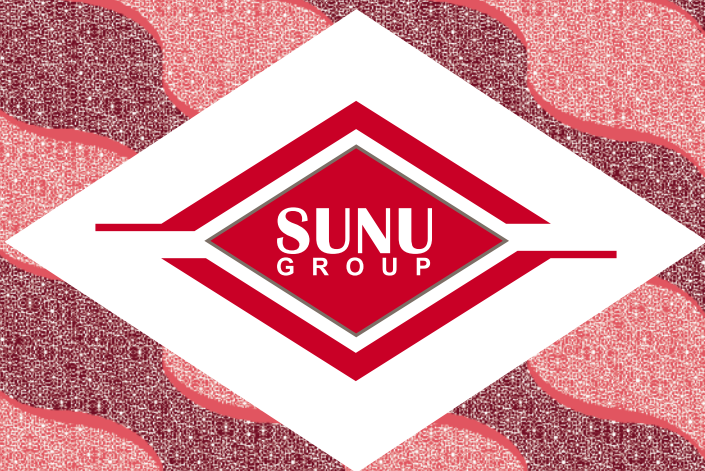
23, Avenue Kléber DADJO

01 BP 904 Lomé 01

Phone: (228) 22 53 47 00

Fax: (228) 22 21 85 83

Website: bpec@bpec.tg



Insurance, our business.

SUNU Participations Holding SA

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

Head Office: 48 Ter Rue Delerue 94100 Saint-Maur des Fossés - France

Phone: (+33) 1 48 86 62 66 / **Fax:** (+33) 1 48 86 62 55 / **E-mail:** sunu.participations@sunu-group.com

R.C.S. Créteil 524 499 886

www.sunu-group.com