CCA Bank

La Finance au Cœur des Traditions Africaines

ANNUAL REPORT



2024

Vision

Investing in customer relations for sustainable and inclusive growth.

Mission

Promoting financial inclusion through financial services that align with the Cameroonian economy

Values

Creativity, team spirit, performance, solidarity, leadership, loyalty





CONTENT

Identity and principles 2
Content 3
Key milestones of 2024 4

01

Growing with confidence 5
Message from the Chairman 6
Message from the General Manager 8
Results and acknowledgement 11
Highlights of 2024 12

02

Leading with rigour and vision 14
Leadership as the driving force for growth 15
Corporate governance structure 16
Statutory Auditors' report 17
Resolutions of the annual general meeting 19
Management team 22
Executive committees 23

03

Turning our ambitions into profits 24
Product innovations 25
Segment overview 28
Performance at the service of customers 29
CCA-Bank supports its customers 31
New head office 32
Our network grows with you 34
CCA-Bank branch locations 35

04

Human capital at the heart of our success 36
Overview of our human capital 37
Social policy 40
Employee engagement and celebration 41
CCA-Bank, a responsible company 42

05

CCA-Bank Financial Report 44
Financial statements 45
Note to the financial statements 47
Financial indicators 49
Regulatory ratios 50

Key milestones of 2024

Margin rate
2024: 39,59%
2023: 33,93%%
+5,6 pt

ATM's
2024: 69
2023: 63
+6 ATM

Net banking income
2024: 53 563 M
2023: 38 453 M
+39,4%

Opened accounts
2024: 44 550
2023: 43 679
+68,5 %
compared with annual targets

Gross Profit
2024: 20 295 M
2023: 14 175 M
+43,2%

Customer deposits
2024: 660 453 M
2023: 518 596 M
+27,2%

Total balance sheet
2024: 837 025 M
2023: 647 030 M
+29,3%

Customer loans
2024: 362 648 M
2023: 270 371 M
+32,7%

CCA-Bank : Growing with confidence



Message from the Chairman



Albert NKEMLA
Chairman of the
Board of Directors

Ladies and Gentlemen,

In 2024, the global economy faced persistent geopolitical tensions, inflationary pressures, and a slowdown in growth to 3.2%, according to the IMF. Despite these challenges, Africa demonstrated resilience with an economic growth rate of 4.1%, largely driven by Francophone countries.

In Cameroon, the economy continued its upward trajectory, supported significant performances in the agricultural, industrial, and service sectors. The implementation of the National Development Strategy (SND30) has enhanced the business environment and attracted foreign investment, which increased by 15% in 2024. According to the World Bank, Cameroon recorded a 4.5% economic growth rate, positioning it among the most dynamic economies in the sub-region.

Within this context, CCA Bank has strengthened its market position with a solid financial result.
On the 31 st December 2024, our total assets reached XAF 837 billion, reflecting a 29.3% increase compared to 2023. This growth was supported by a 32.7% increase in gross loans and advances and a 30.6% rise in customer deposits. Net Banking Income reached XAF 53.5 billion, up 39.3%, while Gross Operating Income stood at XAF 30 billion. Our profit before tax increased by 43.2%, reaching XAF 20.3 billion.

As concerns risk management and compliance, we have made significant strides by providing AML/CFT training for our staff, developing a comprehensive Corporate Social Responsibility (CSR) and Environmental, Social, and Governance (ESG) policy, and updating our risk management frameworks to meet the sector requirements.

XAF 837 Billion

TOTAL BALANCE SHEET 2024

reflecting a 29.3% year-on-year growth

One of the most significant milestones of the year was the inauguration of our new head office, attended by His Excellency Louis-Paul Motazé, Minister of Finance of Cameroon. This event symbolizes our growth and our anchoring in the national economy.

As a strategic financial partner to the State, we disbursed XAF 93.6 billion in new loans, supporting economic development primarily in the agricultural, industrial, and service sectors.
We remain committed to contributing to the economic development of Cameroon and the sub-region.

Looking ahead, our priorities are clearly defined: to continue our digital transformation while strengthening client relationships, enhance the customer experience through increased digitalization, improve operational efficiency, and offer a wider range of dedicated banking products to meet our clients' diverse needs.

I wish to express my sincere gratitude to our shareholders for their unwavering trust, to our clients for their valued loyalty, and to all our staff for their daily commitment. It is through this collective effort that we continue to write a remarkable success story in the banking sector.

Thank you.

Albert NKEMLA
Chairman of the Board of Directors

"We will keep pursuing our digital transformation while maintaining close relationships with our customers."

Message from the Managing Director



Marguerite FONKWEN ATANGA
Managing Director

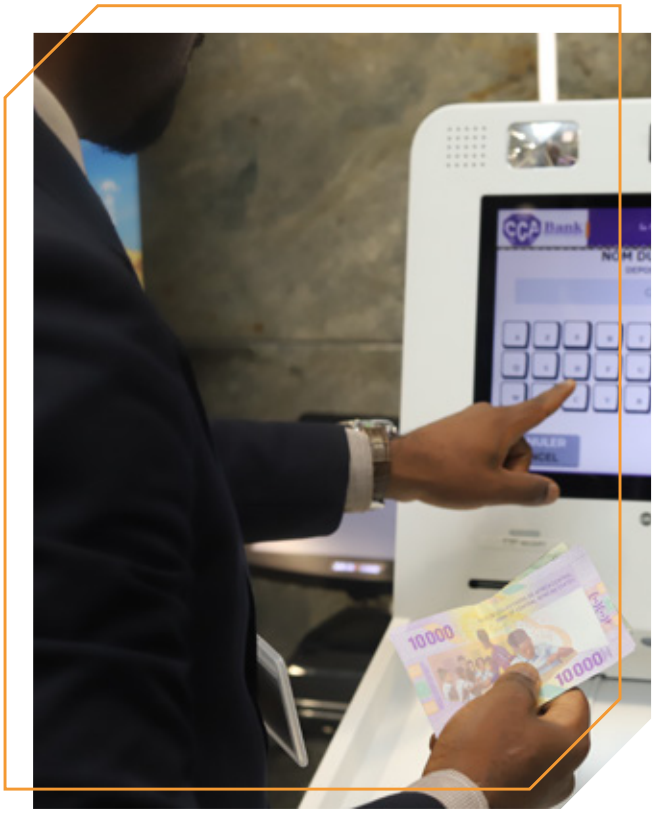
Dear Customers and Partners

The past financial year was marked by significant progress in the execution of our strategic vision. CCA-Bank Cameroon continued to strengthen its portfolio with determination and discipline, while decisively advancing the digitalization of its operations.
In a steadily evolving economic environment, we demonstrated both resilience and agility, further reinforcing our position in the domestic banking market. This progress reflects our unwavering commitment to delivering innovative, accessible, and secure financial services, while creating long-term value for all our stakeholders.

In line with our strategic roadmap, we have moved forward with conviction on several key priorities:
- **Enhancing the customer experience** through the accelerated digitalization of our services;
- **Deepening our market presence**, by staying as close as possible to local economic realities;
- **Investing in our human capital**, harnessing the collective intelligence of our teams to drive innovation and performance;
- **Strengthening governance frameworks** and optimizing operational efficiency;
- **Affirming our corporate social responsibility**, through concrete and impactful initiatives.

Outstanding growth in a competitive market

Our performance reflects the relevance of our business model, based on proximity, responsiveness, and financial inclusion. We achieved solid operating results, enhanced customer confidence, and strengthened our reputation in the financial sector.
Key performance indicators for the year include:
- Customer deposit growth: +27.2%
- Loan portfolio expansion: +32.7%
- Profit before tax: +43.2%
- Total balance sheet: Over XAF 837 billion



We continued the implementation of our geographic expansion strategy, now operating with **55 branches and decentralized service units** across the country. This expansion reinforces our mission to serve both the general population and key economic stakeholders more effectively.

Yet, beyond the numbers, a new mindset has taken hold: one of a resilient, customer-centric, and forward-looking institution, focused on impact and innovation.
The inauguration of our new head office, a modern architectural landmark in the heart of Douala's administrative district, symbolizes the strength of our ambitions and our unwavering commitment to Cameroon's economic transformation and Africa's long-term development.

"A flexible partner for economic transformation"

Accelerating Digital Transformation for more Efficiency

In line with our strategic commitment to innovation, CCA-Bank has significantly accelerated the deployment of its digital solutions. This initiative aims to optimize customer service delivery and update internal processes.
The year was marked by the launch and expansion of new digital channels such as **Moving** and **C-Alert**. The upgrading of our transaction platforms, and the enhancement of our internal control and cybersecurity frameworks.
This digital transformation, the heart of our long-term strategy, is designed not only to address the evolving needs of our customers but also to improve our operational skills in a banking environment undergoing rapid and profound transformation. It reflects our firm commitment to build a forward-looking institution, while maintaining a constant focus on improving quality service and customer experience.

A Renewed Commitment to Our Stakeholders and Communities

CCA-Bank Cameroon remains deeply committed to its mission as a socially responsible financial institution, actively contributing to the economic and social development of Cameroon.

In 2024, we reinforced our actions in the fields of **financial inclusion**, through targeted programs such as **Women Banking**, partnerships with universities via the **Starter program**, support for **young entrepreneurs, SMEs/SMIs** financing and support of projects with strong community impact.
Our governance framework has also been reinforced during the year, with an increased emphasis on ethics, transparency, and compliance standards, pillars that continue to sustain the trust of our institutional partners and regulatory stakeholders.



Outlook and Ambitions for 2025

Driven by a strong regional vision, CCA-Bank intends to continue its national expansion in 2025, while futher aligning its focus on **innovation, operational performance**, and the **creation of shared value**.

Our teams, more committed than ever, stand ready to meet the challenges and opportunities of the coming year. We remain convinced that the trust of our customers and partners constitutes the very foundation of our success.

We are steadfast in our ambition to:
- Become a catalyst for inclusive growth;
- A flexible partner in economic transformation;
- A regional benchmark for responsible banking.

On behalf of the Top Management and mine, I wish to express my sincere gratitude to all our customers, partners, supervisors, shareholders, and staff for their trust, loyalty, and commitment. Together, we will continue to build a strong, inclusive, and future-oriented institution, to serve you better.

Thank you.

Marguerite FONKWEN ATANGA
Managing Director

Achievements and awards

A brilliant performance

CCA-Bank's numerous awards

A year marked by a series of awards CCA Bank received several prestigious awards in 2024, demonstrating our constant commitment to innovation, excellence and financial efficiency.





2024

Best company in the banking sector 2024
"L'Économie Business Awards"
3rd edition

Special Jury Prize 2024
at " The finance week 2024"
by the economic magazine Ecomatin

Corporate Citizenship Award 2024
Prize awarded by the National Employment Fund for "The contribution to the fight against youth unemployment"





Highlights of 2024

At national level

VISA Principal Member Licence
CCA-Bank becomes a VISA Principal Member, reinforcing its ability to offer secure international payment services to its customers.

Inauguration of head office
In 2024, CCA-Bank reinforced its national footprint with the inauguration of its head office, in Douala and the opening of six new branches: four in Douala, one in Yaounde and one in Obala, expanding its network to 55 branches across Cameroon.

#5

Deposit market
CCA-Bank ranked 5th in the deposit market, thereby recording the best incremental performance in the sector in 2024.

Contribution to the sector
Introduction of the CCA-COMPENSE solution for microfinance institutions.

Expansion of the bank
COBAC grants prior approval to establish subsidiaries in Benin and Guinea Conakry.

Purchase of CSPH debt
CCA-Bank successfully negotiated the purchase of a strategic debt from CSPH during the 2024 financial year.

At international level

15M€

More aid from international partners
In 2024, CCA-Bank benefited from more aid from its international partners with the funds provisions of €10 million by the EIB and €5 million by the IFC, thereby consolidating its capacity to finance and support projects.

TO SERVE YOU BETTER.



CALL CENTER
222 51 80 80 / 679 009 630
Whatsapp / 640 151 888

www.cca-bank.com

CCA Bank
La Finance au Cœur des Traditions Africaines

2

Leading with rigour and vision



Leadership that promotes growth



Albert NKEMLA
Chairman of the Board of Directors

CCA-Bank has been able to withstand economic complexity, rigorously tailoring its strategy and maintaining its growth momentum.



Expertise, diversity and rigour

Effective management to ensure performance

CCA-Bank's Governance Framework is based on a robust and transparent structure, supported by a dedicated Board of Directors and dynamic specialized committees. Made up of experienced directors from a wide range of backgrounds, the Management body embodies the diversity of skills, experience and expertise.

They are backed by a committed executive team with extensive experience of banking management, who steer operations and transformation projects on a daily basis. Their mission: guarantee stability, operational efficiency and the creation of sustainable value.

This rigorous governance framework has gained the confidence of investors, institutional partners and all our stakeholders. It reflects CCA-Bank's ambition to build a high-performance, sustainable institution, with transparency and sustainability at the hearts of its actions.

Governance structure

Board of Directors



Albert NKEMLA
Chairman



Esther Rose TIAKO
Chairman of the Governance Ctte,
Board member



Jean-Claude EBE EVINA
Chairman of the Risk Ctte,
Board member



Paul ESSIMI NGONO
Chairman of the Credit Ctte,
Board member



Côme TIENTA
Chairman of the Audit Ctte,
Board member



Marie-Madeleine FEUYEM
Board member



Anatole KOUTA MANGA
Board member



Henri NJITCHOUANG
Board member

Board's sub-committees

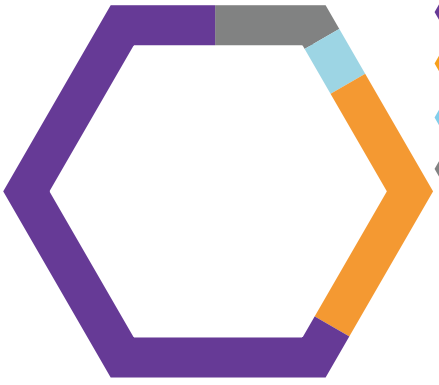
Audit Committee
Assists the Board of Directors in its responsibilities for internal and external audit, financial reporting, regulatory compliance and internal control systems.

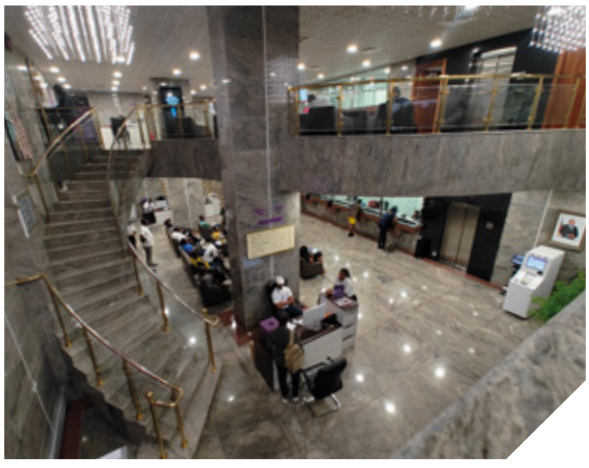
Credit Management Committee
Provides a macro-economic view of credit activity and compliance with regulatory provisions, and approves loans over a certain threshold.

Governance, Compensation and HR Committee
Ensures that corporate management practices are in line with the Bank's ambition to create shared value through the development of its human capital.

Risk Management Committee
Provides strategic oversight of the risk management system and ensures compliance with the risk appetite framework.

Capital distribution





Statutory Auditors' Report

On the annual financial statements
for the financial year which ended on 31 December 2024

To the Shareholders of Crédit Communautaire d'Afrique (CCA-Bank) S.A.
In compliance with the mission entrusted to us by your Ordinary General Meeting, we hereby present our report for the financial year ended December 31, 2024, concerning: The audit of the Bank's annual financial statements, as attached to this report, showing a net position of ***XAF 58,264,477,912****, including a net profit for the year amounting to* ***XAF 19,092,455,220****;*
Other information and specific verifications required by law.

I. AUDIT OF ANNUAL FINANCIAL STATEMENTS

Opinion
We have audited the Bank's financial statements, which include the balance sheet and off-balance sheet transactions as at 31 December 2024, the income statement for the year which just ended and the notes to the financial statements.
In our opinion, the annual financial statements give a true and fair view of the results of the operations for the past financial year, as well as of the financial position of the company at the end of that year, in accordance with the rules of the Accounting Plan for Credit Institutions (PCEC) and the regulations and instructions issued by the Banking Commission of Central Africa (COBAC).

Basis of our opinion
We conducted our audit in accordance with International Standards on Auditing (ISA) as issued by the International Auditing and Assurance Standards Board "IAASB" in accordance with Regulation No. 01/2017/CM/OHADA of 8 June 2017 on the harmonisation of the practices of accounting and auditing professionals in OHADA member countries Our responsibilities in accordance with these standards are elaborated in the section "Responsibilities of Statutory Auditors in relation to the audit of the annual financial statements" of this report. We are independent from the Company in accordance with the Code of Ethics for Professional Accountants and Auditors in OHADA and the independence rules applicable to statutory auditors, and we have fulfilled our other ethical responsibilities in accordance with these rules. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Board of Directors' responsibility for the annual financial statements
The annual financial statements were approved by the Board of Directors on 25 April 2024.
The Board of Directors is responsible for the preparation and fair presentation of the annual financial statements in accordance with the rules issued by COBAC and the general principles of the Accounting plan for credit institutions (PCEC), and for such internal control as it determines is necessary to enable the preparation of annual financial statements that are free from material misstatement, whether due to fraud or error.

When preparing the annual financial statements, it is the responsibility of the Board of Directors to assess the company's ability to continue operating as a going concern, to provide going concern disclosures as appropriate and to apply the going concern basis of accounting unless the Board of Directors intends to liquidate the company or to cease operation, or there is no realistic alternative available to the company.

It is also the responsibility of the Board of Directors to oversee the company's financial reporting process."

Board of Directors' responsibility for the annual financial statements

Our objectives are to provide reasonable assurance that the annual financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an audit report containing our opinion.

Reasonable assurance is a high level of assurance, but does not guarantee that an audit conducted in accordance with International Standards on Auditing ISAs will always detect all material misstatements. Misstatements may arise from fraud or error and are considered material when it is reasonable to expect that, individually or collectively, they could influence the economic decisions of users taken on the basis of these annual financial statements.

Our responsibilities for the audit of the annual financial statements are described further in Appendix A to this Statutory Auditors' Report.

II. OTHER INFORMATION AND SPECIFIC VERIFICATIONS REQUIRED BY LAW AND REGULATIONS

Other information shall be the responsibility of the Board of Directors. The other information consists of the information contained in the management report (but does not include the annual financial statements and our auditors' report on these annual financial statements) of the documents sent to shareholders on the financial situation and the draft resolutions.

Our opinion on the annual financial statements does not extend to the other information and we do not express any opinion on this information.

Our responsibility as Auditors is, firstly, to carry out the specific verifications required by law and, in doing so, to check that the information given in the management report of the Board of Directors dated 25 April 2024 and in the documents sent to shareholders on the financial position and the annual financial statements is true and consistent with the annual financial statements and to verify, in all material respects, compliance with all legal and regulatory requirements.

Our responsibility also includes reading the other information and, then, assessing whether there is any material inconsistency between that information and the financial statements or the knowledge we obtained during the audit, or whether the other information appears to be materially misstated.

If, based on our work on the specific audits or on the other information, we conclude that there is a material misstatement, we are required to report this fact.

In accordance with these requirements, we draw your attention to note 12 relating to guarantees received from customers.

Douala, 29 May 2025.

The Auditors

ECA S.A.
Claudine SIMO MAMO
Partner, Certified Public Accountant

KPMG Central Africa
Odile NDZANA
Partner, Chartered Accountant



Resolutions of the General Meeting

First resolution

Report of the Board of Directors and General Report of the Auditors on the Financial Year Ended on 31 December 2024

The Ordinary General Meeting, having reviewed:

- The Report of the Board of Directors on the Bank's operations during the 2023 financial year;
- The General Report of the Auditors on the financial statements for the financial year ended 31 December 2024, which present the following key figures:

TOTAL BALANCE SHEET
837 024 519 441 XAF

NET PROFIT
19 092 455 220 XAF

Resolves to submit The Board of Directors' report on the Bank's operations for the 2024 financial year, together with the audited annual financial statements and the Auditors' general report, to the shareholders for approval.

This resolution, having been submitted to a vote, was adopted unanimously

Second resolution

Special Report of the Statutory Auditors on Regulated Agreements (Article 438 of the OHADA Uniform Act)
The Ordinary General Meeting, having heard the Special Report presented by the Auditors on the agreements governed by Article 438 of the OHADA Uniform Act on Commercial Companies and Economic Interest Groups,

Resolves to submit the terms of the said report to the shareholders for approval..

This resolution, having been submitted to a vote, was adopted unanimously













Third resolution

Allocation of net income for the 2023 financial year

The Ordinary General Meeting, after approving the annual financial statements, which show net income of XAF 19,092,455,220 for the financial year which ended on 31 December 2024, the Ordinary General Meeting resolved to submit the Board of Directors' proposal for allocation of net income to the shareholders for approval.

This resolution, having been submitted to a vote, was adopted unanimously

Fourth resolution

Discharge of Directors

The Ordinary General Meeting, as a consequence of the foregoing resolutions, gives full and final discharge to the Board of Directors for the performance of its duties for the 2024 financial year.

This resolution, having been submitted to a vote, was adopted unanimously





Sixth resolution

Discharge of the Auditors

The Ordinary General Meeting, as a consequence of the foregoing resolutions, gives full and final discharge to the Auditors for the performance of their duties for the 2024 financial year.

This resolution, having been submitted to a vote, was adopted unanimously

Seventh resolution

Powers to carry out legal formalities

The General Meeting gives full powers to Maître NDOME MALAKE Marie (Notary) to carry out any and all legal, publicity or other formalities, wherever required.

This resolution, having been submitted to a vote, was adopted unanimously



Management team



Charlie Tabeu
Internal Control



Laurier Djampou
Compliance



Hermest FOUTHE
I.S. Security



Dominique Leka
Internal Audit



Magloire Youdom
Support



Cyril Fotio
Credit



Bil NKemla
Administration and Finances



Alvine Tiwoda
Deputy Managing Director



Marguerite Fonkwen
Managing Director



Kaltoum Bawa
Deputy Managing Director



Adrien Nkwo
Debt Collection



Alain-Richard Chedjou
Human Capital



Nadège Epie Nzelle
Company Secretary



Claris Ajiahoung
Operations



Awal Mohaman
Corporate Banking



Thierry Boubou
Public Sector and Institutional Banking



Lazare Kenne
Area Littoral-West



Blaise Njiki
Area Centre-North



Stravensky Mbuda
Marketing & Sales



Hamadou Aminou
Islamic Banking

- General Management
- Control
- Support
- Business
- Sales

Management Committees

Dedicated management at the service of performance

CCA Bank's growth momentum is underpinned by responsible and visionary governance. In addition to the committees held by the Board of Directors, the Management Committees ensure the effective implementation of strategic orientations, robust risk management, and ethical practices. Their involvement strengthens the bank's soundness and provides long-term support for its transformation.



Bawa KALTOUM
Deputy General Manager



3

Turning our ambitions into profits



Products driving innovation in 2024



Alvine TIWODA
Deputy General Manager

In 2024, we took the initiative to move closer to our customers with innovative niche products.

- For our students
- For our First Ladies
- For our informal entrepreneurs



CCA FIRST LADY
La liberté financière de la femme

CCA Bank

A restructured supply to meet customer needs and strengthen the Bank's position

As part of its strategy to become one of the top three banks in Cameroon by 2026, CCA-Bank has made product and service innovation a key growth factor. In 2024, the Bank launched a comprehensive overhaul of its supply, developing new products and programmes while optimising existing solutions.

The aim is to better understand the specific needs of customers and prospects, improve the customer service, optimise resources, develop effective strategies for winning new customers and building loyalty, design high value-added products, increase profitability and refine the segmentation of the customer portfolio.

In line with its mission of financial inclusion, CCA-Bank has introduced tailor-made banking programmes adapted to specific targets. These programmes combine collection solutions, financing products and innovative complementary services:
Digitalisation, concession services, professional training, support for micro-entrepreneurs, etc. All these initiatives reflect the Bank's ambition to gain market share while creating sustainable value for its customers.

Our products from 2024

Innovative banking solutions designed to meet the specific needs of each customer category.

CCA-Student Banking

Promoting financial management among the younger generation

CCA-Student Banking is an innovative programme dedicated to promoting the financial inclusion of children and students in Cameroon, divided into two categories: 0-14 year olds (42.34% of the population) and 15-24 year olds (20.04%). Its aim is to help parents prepare for their children's educational future by offering savings solutions, and to provide young adults with banking products tailored to their needs.

The programme includes current and savings accounts, digital tools (Visa card, Moving, internet and SMS banking), money transfer services, insurance products and other value-added services, reinforcing financial education from an early age.





CCA-Women Banking

Financial inclusion designed for women

CCA-Women Banking is a strategic programme of CCA-Bank aimed at improving women's access to financial services by reducing inequalities in inclusion in Cameroon. The offering is based on products tailored to the specific needs of women at every stage of their life.

Customers benefit from easy access to finance, dedicated current and savings accounts (First Lady), insurance products ((bank insurance and micro insurance), a loyalty programme (First Lady Club) and maternal health solutions.

The programme also offers a caretaker service, a programme of benefits and discounts at partner retailers, training in financial management, mentoring schemes, and digital tools to empower women and help them master banking services. A powerful lever for sustainable and equitable financial inclusion.

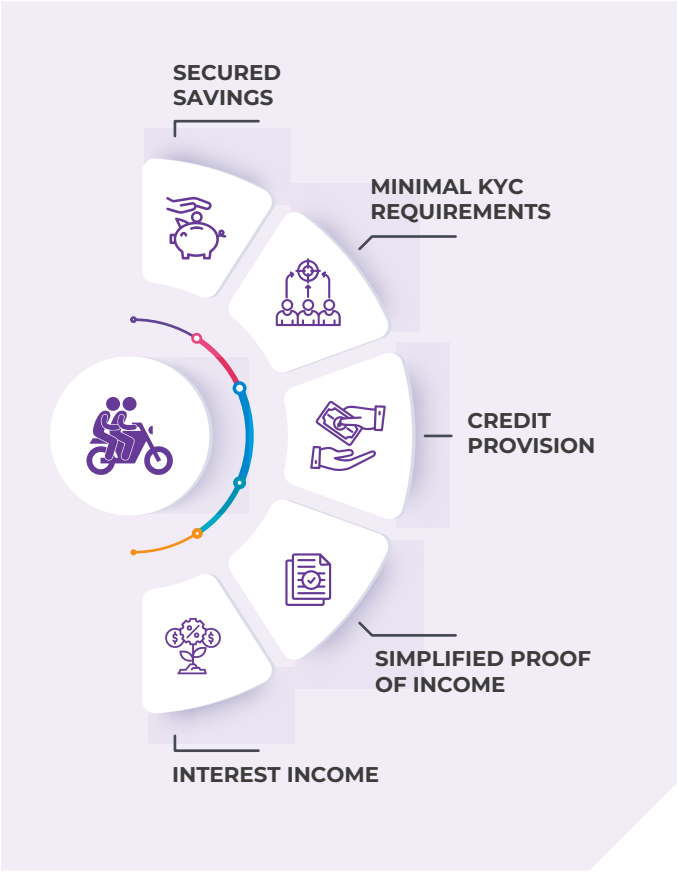
CCA-Day-2-Day

Day-to-day savings for people in the informal economy

CCA-Day-2-Day is a savings account specially adapted for commercial motorbike riders, known as 'motomans', to encourage regular savings adapted to their pace of activity. The principle is simple: put aside a part of their income on a daily basis, earning interest and enabling them to obtain loans based on the savings they have built up.

Aimed more broadly at under-banked or un-banked populations, this product aims to ease access to financial services by offering simplified requirements, such as minimal KYC obligations and less stringent proof of income.

CCA-Day-2-Day is part of the Bank's financial inclusion strategy, promoting informal businesses with high economic potential while supporting their gradual formalisation.



CCA-Moving

Your bank, at your fingertips

Moving is the mobile banking solution developed by CCA-Bank to bring its services closer to its customers, wherever they are. Accessible via a mobile application or USSD code, Moving lets you check your balance, make transfers, pay bills, buy phone credit and manage day-to-day transactions in full security.

Designed with simplicity and accessibility in mind, Moving offers a smooth, fast service that is available 24/7. it supports the Bank's digitalisation strategy by facilitating financial inclusion and Improving customer proximity.
With Moving, CCA Bank customers enjoy a full-service bank branch at their fingertips, for a simpler, more secure daily life that is fully connected to their needs.



Segment overview and product portofolio

Our products and services

A wide range of products and services to support our customers at every stage of their financial lives.

Customer feedback

In line with its strategy of constantly improving the quality of its services, CCA-Bank has developed an application enabling customers to give feedback in the branch.

Principle Evaluation Front officers

The system is based on a simple and accessible system: each front officer has a unique QR Code, displayed at their workstation, which customers can scan at the end of their transaction. They are then offered a quick evaluation, providing feedback on the quality of the service received. Once the evaluation has been submitted, the customer instantly receives a message confirming and thanking them for their contribution.



Deployment

- **Communication**
  - Message on how to use the QR Code distributed to customers
  - Tutorial available in branch and on social media
  - Point contact call center refers customers to the QR Code

- **Evaluation of branch service**
  - Branch Manager, Middle office Manager, Tellers, Brand Ambassador, Customer Services Officer, Reletionship Manager, Front Desk Agent
  - Innovation since September 2024

Results

- **Strengths:** Customer proximity, End-to-end tracking of customer requests.
- **Points for improvement:** Waiting times, information on direct debits, Card limits.

Performance at the Service of Customers

Retail Banking





Leadership

Lazare KENNE
Area Manager
Littoral-West

Blaise NJIKI
Area Manager
Centre-North

Customers

Individual clients and SMEs at every stage of their financial journey. The needs of students, women, professionals, and entrepreneurs are addressed daily across our branch network.

Products

Financial solutions and services tailored to each customer segment, combined with financial education and planning advice. Our multichannel strategy integrates branches, ATMs, and a digital platform.

Corporate Banking



Leadership

Awal MOHAMAN
Head of
Corporate Banking

Customers

The CB division supports all companies within its scope (sales of at least XAF 15 billion). In particular, it provides financial solutions to contribute to the growth of our corporate customers.

Products

Structured financing; international guarantees to support importing customers; investment financing via medium-term credit; working capital financing via overdraft, spot loans and discounted bills of exchange, factoring and leasing.

Performance at the Service of Customers

Public Sector



Leadership

Thierry BOUBOU
Head of Public Sector and Institutional Banking

Customers

The Public Sector and Institutional Banking Department manages and develops banking relationships with State own entities (ministries, agencies, public institutions, local authorities), quasi-governmental institutions, as well as international organization, embassies and NGOs.

Products

Project financing advisory, cash management services, payment solutions, financial advisory services and financing for high economic and social impact development projects.

Digital Banking



Leadership

Yvette MALONG
Manager Digital Banking and Payment Solutions

Customers

Connected, active and independent customers, looking for simple, fast banking solutions available 24/7. As a customer, they manage payments, online transactions from mobile phones, computers and ATM withdrawals/ deposits.

Products

Committed to innovation, CCA-Bank is accelerating its digital transformation with accessible, secure banking and digital banking solutions tailored to the needs of its customers, available 24 /7.

Business metrics

+44,5k
customer accounts

XAF 136,5Bn
Demand deposits

XAF 522,7Bn
Stable deposits

XAF 60,2Bn
Loans (long term)

XAF 162,3Bn
Loans (medium term)

XAF 73,3Bn
Loans (short term)

67k
Cards issued

+347k
Access (web banking)

CCA-Bank Supports its Customers

“Thanks to CCA-Bank, we are able to carry out this project, which is a credit to the whole of Edea and makes the town proud”

In 2020, the Minister of Public Health authorised us to expand. To seize this opportunity, we needed suitable premises, but we had financial difficulties. Our balance sheet did not enable us to convince the classical banks to grant us a loan. That's when we turned to CCA BanK. Despite some initial obstacles related to our financial situation, the bank understood our project and gave us its support.







Thanks to this financial support, we were able to build an autonomous and functional campus for the Santé Sans Frontières school. Today, it hosts not only our extension programs but also the Higher Institute of Environmental Health Sciences and Applied Management, under the supervision of the Ministry of Higher Education. Additionally, training programs from the Ministry of Employment and Vocational Training are also housed there.

What once seemed like an impossible project came to life thanks to the support of CCA Bank. It has become a source of pride for the city of Edéa and the entire Sanaga Maritime District. We are now deeply fulfilled by this achievement, which has exceeded our initial expectations.

Dr MPOUMA Augustin
Promoter of the school
Santé Sans Frontière de la Sanaga Maritime

The New Head Office



A colourful inauguration

On 19 October 2024, we were delighted to inaugurate our new head office, a milestone that symbolises our growth and our commitment to society.

This event marks a new stage in our desire to actively contribute to economic development, job creation and improving the well-being of our community. With this building, we are materialising the ambition of a financial institution that is going to conquer the future for the influence of Africa.

This building is much more than just a symbol: It represents the remarkable journey of our institution. This is a great day for the CCA Bank community, a great day of celebration.

It's a celebration of our humble beginnings, which went unnoticed in 1997, and a celebration of our development, both in terms of quantity and quality, to the point where we were approved as a universal bank in 2018. The Lord's first miracle occurred in October 1997, when I took out a loan of FCFA 4,125,000 from my nearest and dearest, which was initially earmarked for the creation of her ready-to-wear shop.

At the end of September 2024, we can be proud of an imminent balance sheet total of 832 billion FCFA, with permanent capital of around 93 billion. We have more than 55 branches in 25 towns across the country. we are there to serve and support our customers throughout the country.

That, Your Excellency, Ladies and Gentlemen, is what we consider to be God's work.

CCA-Bank Head Office Inauguration: Excerpt from the Chairman's Speech



COMMENDED BY THE GOVERNMENT

Since entering the market in 2018 in 15th position, CCA-Bank now ranks 7th in terms of total assets. The Government applauds this remarkable rise and the strategic orientations adopted. It appreciates in particular the bank's commitment to financing SMEs and individuals, and to operations related to public securities. This collaboration has made it possible to harness more resources for the Treasury, making it easier to finance the budget and carry out infrastructure projects.

Samuel Dieudonné IVAHA DIBOUA
Governor of the Littoral region











Our Network Grows with You

Because your trust is what drives us, CCA-Bank grows with you. Each branch opening is a renewed promise: to be ever closer, ever more accessible, ever more committed to you.

In 2024, six new branches were added to our network, consolidating our presence at the heart of local communities and at the service of your projects.











10	23	67	55	3
Regions	Cities	ATM's	Branches	Hypermarkets

Our Network Expansion

Ngaoundéré Opposite the Chamber of Commerce	**Abbia** Opposite pharmacie du soleil	**Bafia** Ali Hibramih Building	**Bastos (VIP)** Opposite Le Diplomate Hotel	**Damas** Located at the Damas snack bar
Ekié Located between the Carrefour Etoudi and Carrefour Supermarket	**Etoudi** At carrefour Etoudi	**Fougerolles** Carrefour Fougerolles	**Messa** Boulevard Manga Bell	**Messassi** Carrefour marché Messassi
Mimboman Before the 2nd junction Emombo 2e	**Mvog-Mbi** Next to Nikki Mvog-Mbi	**Ngoa-Ekélé** Next to the Pharmacie de l'Université old building	**Nkoabang** Located opposite the Lycée	**Obala** Opposite Obala District Hospital
Salariés Opposite Dolce Vita Yaoundé	**Tsinga** Next to Tsinga Polyclinic	**Biyem-Assi** 100 m from Nikki Biyem-Assi	**Bertoua** Bamvele, at carrefour face-à-face	**Garoua-Boulaï** Opposite Overline Travel Agency
Kousseri Opposite the onion market	**Maroua** Avenue des banques, opposite Crédit Foncier	**Akwa Douche** Douche Immeuble DALIP Douche	**Akwa Liberté** Next to Total Headquarters	**Axe Lourd** Next to Quifeurou
Bépanda Carrefour Tonnerre (Bépanda - B'ssadi Road)	**Bonabéri 1** Next to 4 étages	**Bonabéri 2** Next to Carrefour Mutzig	**Bonanjo** Entrée Rue Joss	**Bonamoussadi** Carrefour Maçon
Bonamoussadi 2 Opposite Super U, Rond-point Maetur	**Dakar** Dakar roundabout	**Deido** Next to COAF Bakery	**Edéa** Independence Square	**Marché Central** Carrefour Anatole, next to LaKing textile
Marché Congo Congo Market	**Mboppi** Hôtel de la Maturité Building	**Ndokoti** Opposite Camwater	**New-Bell** Shell New-Bell	**Nkolbong** Opposite Total Nkolbong
Nkongsamba Next to Central Voyages	**Garoua** Opposite BEAC	**Bamenda** Savanah junction	**Kumbo** Market square	**Bafoussam** Maison du Parti
Bafoussam 2 Marché B, cinéma 4 étoiles	**Dschang** Next to PMUC Building	**Foumbot** Commercial Avenue	**Mbouda** Opposite Galerie de l'Ouest	**Ebolowa** Next to MRS Petrol Station
Kribi Located next to the pharmacy	**Sangmélima** Opposite cave équatoriale	**Buea** At 100 m from PCC Molyko	**Kumba** Commercial avenue near COGENI	**Limbé** Church Street opposite Quiferou

ADAMAWA · CENTRE · EAST · FAR-NORTH · LITTORAL · NORTH · NORD-WEST · WEST · SOUTH · SOUTH-WEST

Contact-us Every day 24/7

+237 222 51 80 80 / 679 009 630 · +237 640 151 888

support@cca-bank.com · www.cca-bank.com

Human Capital: At the Heart of our success



Présentation of Human Capital



Alain-Richard CHEDJOU
Head of Human Capital

Our staff are at the heart of our strategy, with attractive working conditions, an inclusive culture and initiatives to promote their well-being and development.



Our employees, our most valuable resource

Valuing people to build a sustainable, high-performing bank

At CCA-Bank, we see our staff as the beating heart of our performance and growth. They are our most valuable asset. With their strategic role, we are committed every day to offering them a stimulating, respectful and constantly improving working environment.

Our HR policy is based on two pillars: retaining our talent through attractive and supportive working conditions, and attracting the best people on the market. This translates into a competitive benefits package, career development programmes, ongoing training and active listening.

CCA-Bank promotes an open, inclusive and responsible corporate culture. We value diversity, encourage collective innovation and ensure the personal and professional development of each individual. Our commitment extends beyond the walls of the company: we promote social initiatives that benefit not only our staff, but also the communities in which we operate.

In this way, we are building a humanistic style based on trust, respect and sustainability, in the belief that the well-being of our teams is the foundation of quality service and sustainable performance.

Our workforce in 2024

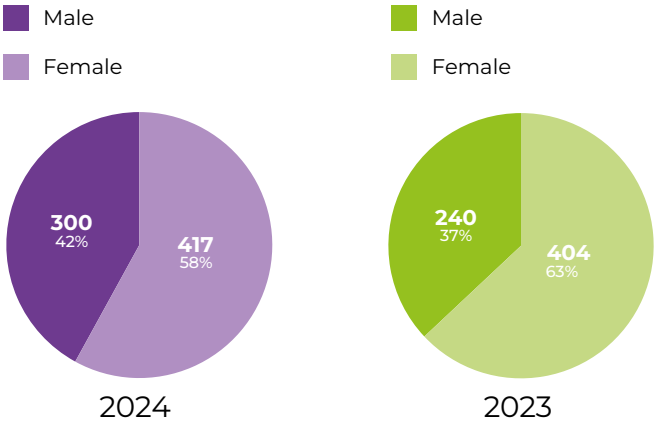
A sustained HR momentum in 2024, marked by growth, diversity and commitment to talent.

11,3% Human capital is at the heart of our ambition and success. With the recruitment of many talented people on the market during 2024, our workforce grew by 11.3% overall.

Gender representation

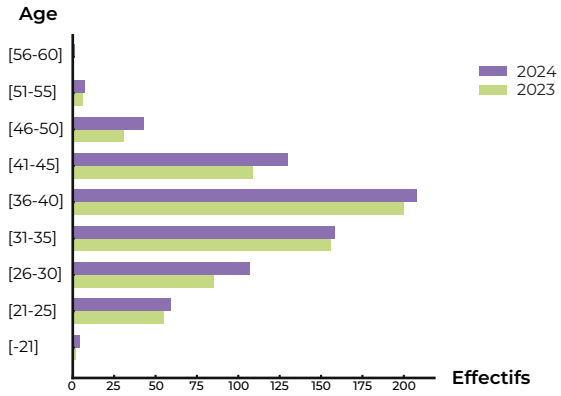
As at 31/12/24

We value diversity and inclusion within our workforce, which is predominantly female (63% in 2023 compared with 58% in 2024, one of the highest ratios among large companies in Cameroon). 42% We are committed to providing opportunities for professional and personal development, as well as creating a dynamic and supportive working environment.



Representation by age

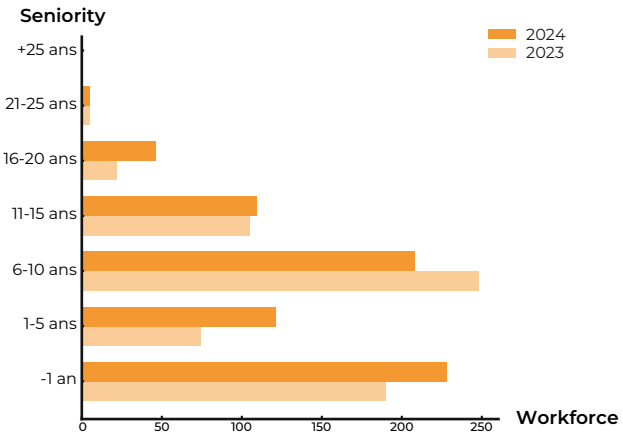
As at 31/12/24



In 2024, 51% of CCA-BANK's workforce is in the [31 - 40] age bracket and around 25% of staff are aged under 31 years old

Representation by seniority

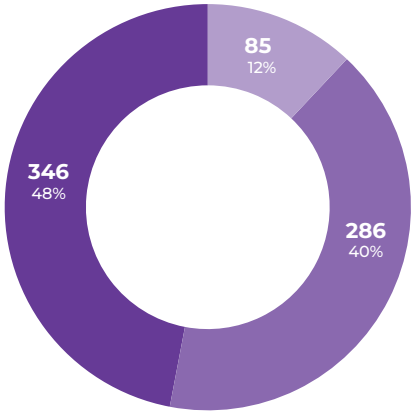
As at 31/12/24



In 2024, the most common seniority brackets are [-1 year] and [6 to 10 years], accounting for 32% and 29% of the total workforce respectively. We also note that almost half (49%) of the workforce has been with CCA-Bank for less than 5 years.

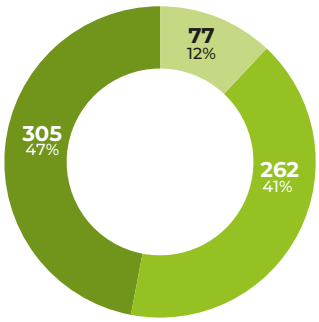
Representation by socio-professional category

As at 31/12/24



In 2024

- Staff
- Supervisors
- Managers



In 2023

- Staff
- Supervisors
- Managers

Recruitment in 2024

As at 31/12/24

To achieve its ambition of excellence, CCA-Bank developed its internal talents and recruited external profiles. In 2024, 119 candidates joined the Bank as a result of objective processes, strengthening its teams to support its growth dynamic.

These new recruits can be classified by type of sourcing as follows:

Status of 2024 recruits			
Former trainees	Former employees recruited on secondment	External recruitment	TOTAL
25	24	70	119



Training and skills development

Training and skills development are fundamental to CCA-Bank's strategy of transformation, growth and expansion. The ambition is to build a learning organisation, driven by a culture of continuous learning. The creation of an e-learning training platform and the approval by the Board of Directors' approval for the establishment of the CCA-Academy (a center for learning and excellence) represent key milestones in this strategy. In 2024, the Human Capital Department organised 38 training sessions, reaching 2,181 participants for a total of more than 900 hours.

The table opposite shows the breakdown by type of training.

Programmes	Numbers	Participants	Hours spent
Core professional	29	1 187	748h
Regulations	5	815	80h
Soft skills	4	179	96h
Overall total	**38**	**2 181**	**924h**

Social Policy

Benefits in kind and staff health insurance

CCA-Bank invests in the well-being of its employees to build a close-knit and fulfilled team.

In 2024, CCA-BANK continued in the same line as 2023 with an even more ambitious social policy, which resulted in a series of significant initiatives aimed at improving the working conditions, well-being and fulfilment of its staff.

These include the introduction of a supplementary pension scheme open to all staff who decide to join, the introduction of a Car Plan ('company cars' replacing 'service cars') including fuel allowances for certain groups of staff, the promotion of sports through partnerships with sports halls, and the setting up of sports clubs in various disciplines (football, basketball, handball).

Of course, medical and social coverage through the Mutuelle du Personnel AFRIGROUPE (MUPAF), multi-faceted assistance in the event of social events and sports walks (known as CCA's Happy Saturday) are achievements that the Bank intends to consolidate. These measures reflect our ongoing commitment to creating a healthy, inclusive and supportive working environment, while strengthening the bonds between our staff and thereby promoting team spirit.

ASSISTING STATEMENTS

61	18	17
Birth	Marriages	Death
1 525 000 XAF	**1 350 000 XAF**	**2 350 000 XAF**

TOTAL CONTRIBUTIONS **5 225 000 XAF**

Social activities

CCA-Bank promotes in-house activities throughout the year.



To promote team spirit, CCA-Bank has organised various recreational activities. One of these is 'CCA'S Funny Saturday', which brings staff together throughout the year to go walking. There was also a large turnout for the parades and various parties organised throughout the country to mark International Labour Day (1 May). Finally, on the occasion of Christmas, the General Manager offered a 'Christmas bonus' of 10,000 FCFA per child up to a limit of 4 children per family.

Employee Celebration

VALUING COMMITMENT

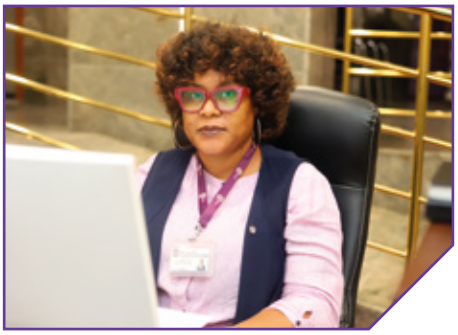
At CCA-Bank, we firmly believe that our employees are the key to our success. Celebrating their achievements, recognising their commitment and rewarding their performance is crucial to fuelling their motivation and enhancing our corporate culture. Every effort deserves to be acknowledged, because behind every result there are men and women who are dedicated and passionate. Through our acknowledgement initiatives, we value their unique contribution and create an environment where everyone feels respected, encouraged and proud to be part of the CCA-Bank family. Because growing together means, above all, growing with recognition.

Alain-Richard CHEDJOU
Head of Human Capital











Succes Story

Madison NKWAYIPE TATCHOUM

An inspiring career growth

CCA-Bank is full of talented people with inspiring careers. Madison is a good example. Recruited in 2014 as a *Card Agent* in a branch, she then became an *Electronic Transactions Agent*, a position she held for three years before joining the Public and Private Individuals Portfolio. Thanks to her performance, hard work and results orientation, she rapidly rose through the ranks: *Head of Section, Head of Division,* and then *Head of the Public and Private Individuals Portfolio Department*.

Her leadership, determination and keen sense of business negotiation are assets that she uses on a daily basis to achieve her objectives. With a degree in Communication and Digital Marketing and an MBA in Management, Madison is the embodiment of feminine competence and commitment.

CCA-Bank: A Responsible Company

More responsible, more sustainable

CCA-Bank is strengthening its commitment to society through sustainable actions in the service of communities and the environment.

In 2024, CCA-Bank continued and strengthened its commitment to social responsibility. With its grass roots presence, the Bank took an active part in the Ngondo caravan (Bakoko canton) on 16 November, affirming its attachment to local cultural values.

Through the CCA Charity programme, visits and donations were organised to support 800 orphans in Douala, Yaounde, Bafoussam and Maroua. In the healthcare domain, 120 women benefited from free consultations and breast cancer screening tests, in partnership with the Clinique Idimed.

CCA-Bank also sponsored a programme to support the education of young disabled people and carried out reforestation work in the government schools in Deido and Bonandoumbè.

Lastly, three strategic agreements were signed with the universities of Maroua, Garoua and Ebolowa, demonstrating CCA-Bank's commitment to supporting the education and professional integration of young people in the regions.



Support for communities

CCA-Bank strongly supports local communities through solidarity, cultural and social actions, via the CCA Charity programme.

Back to school

CCA-Bank grants scholarships and reinforces its dedication to education by signing agreements with Cameroon's universities.

Planting trees

CCA-Bank takes action for the environment by planting trees in government schools, in partnership with the Douala urban council.

Contribution to the United Nations Sustainable Development Goals (SDGs).





1. CCA-Bank Team at the Pink Walk for the fight against breast cancer
2. Donation handover to orphanages in the city of Yaoundé
3. Participation in the Ngondo with the Bakoko canton









4. Back to school donations for young people with disabilities.
5. Donations to orphanages in the city of Maroua.
6. Presentation of prizes to the winners of the Institut Universitaire des Leaders.



5

CCA-Bank Financial Report



Financial Report



Bil NKEMLA
Head of Administration and Finance

In 2025, we will pursue our commitments to financial inclusion, digitalisation and sustainable growth.



Growth and solidity

Controlled growth dynamics

The year 2024 was marked by sustained growth for CCA-Bank, a key player in the financing of individuals, businesses and structural projects in Cameroon. Thanks to the confidence of our customers and partners, we have consolidated our financial performance and our role in the economy.

As at 31 December 2024, the balance sheet total stood at CFAF 837 billion, up 30% on 2023. Net banking income hit FCFA 53.6 billion, and net profit rose by 46.7% to FCFA 19.1 billion, reflecting rigorous management and a broader, digitalised range of services.

Our Credit Portfolio grew significantly from FCFA 270 billion to FCFA 363 billion, reflecting our active support for the real economy. At the same time, cautious risk management has strengthened the solidity of our portfolio.

Our share capital doubled to FCFA 29.4 billion, and permanent capital exceeded FCFA 101 billion, supported by the EIB, IFC and cash contributions from shareholders.

In compliance with all COBAC requirements, our financial statements have received an unqualified opinion from the Statutory Auditor.

Financial Statements

FCFA

ASSETS	Notes	Amount as at 12/31/24	Amount as at 12/31/23
Fixed assets	4	23 372 650 563	19 937 193 679
Financial fixed assets	5	1 246 093 973	309 196 000
Net fixed assets		**24 618 744 536**	**20 246 389 679**
Loan to customers (net)	6	**362 647 868 978**	**270 370 826 552**
Cheques and bills		**1 510 990 491**	**509 643 025**
Accruals and miscellaneous assets	7	**27 383 934 196**	**13 274 946 801**
Marketable securities		**240 141 237 810**	**176 170 900 249**
Correspondents' loans and time deposits		29 813 745 037	26 065 777 197
Correspondents' accounts		120 625 725 655	110 033 316 952
Teller		30 282 272 738	30 358 397 436
Treasury and interbank operations	8	**180 721 743 430**	**166 457 491 585**
TOTAL ASSETS		**837 024 519 441**	**647 030 197 891**

LIABILITIES	Notes	Amount as at 12/31/24	Amount as at 12/31/23
Share Capital		29 408 000 000	15 000 000 000
Reserves, retained earnings		9 764 022 692	14 983 039 550
Results of the financial year		19 092 455 220	13 014 821 880
Net income (1)		**58 264 477 912**	**42 997 861 430**
Financing and guarantee fund		33 047 099 769	19 870 105 006
Provisions for liabilities and charges		8 247 725 239	5 737 568 669
Permanent resources (2)		**41 294 825 008**	**25 607 673 675**
Permanent capital (1) + (2)	9	**99 559 302 920**	**68 605 535 105**
Customer credit account	10	**660 452 921 123**	**518 595 988 153**
Accruals and other liabilities	11	**8 369 612 358**	**13 475 605 403**
Cash liabilities (corresponding account)	12	**68 642 683 040**	**46 353 069 230**
TOTAL LIABILITIES		**837 024 519 441**	**647 030 197 891**

OFF-BALANCE SHEET	Notes	Amount as at 12/31/24	Amount as at 12/31/23
Customer commitments	13	161 739 671 717	104 638 967 462
Commitments received	13	**161 739 671 717**	**104 638 967 462**
Commitments on customer orders	13	80 426 373 608	28 473 035 893
Commitments given	13	**80 426 373 608**	**28 473 035 893**

FCFA

INCOME STATEMENT	Notes	Amount as at 12/31/24	Amount as at 12/31/23
Banking income (excluding income from securities)		**51 550 268 014**	**38 022 529 624**
Income from customer transactions		35 528 560 852	25 715 832 817
Commissions on banking services		13 867 540 421	9 427 926 616
Income from treasury and interbank transactions		2 154 166 741	2 878 770 191
Bank expenses		**21 098 455 268**	**12 346 362 898**
Interest paid to customers and banking fees/commissions		14 406 023 134	9 167 752 189
Interest on treasury operations		57 143 967	647 146 600
Expenses on miscellaneous banking operations		6 635 288 167	2 531 464 109
Banks' margins (excluding income from securities)		**30 451 812 746**	**25 676 166 726**
Income from securities and loans subject to compulsory subscription		23 110 800 103	12 776 962 593
Net banking income (including securitisation revenues)		**53 562 612 849**	**38 453 129 319**
General expenses		**27 683 637 187**	**20 641 788 274**
Personnel expenses		8 759 807 840	6 817 865 853
Taxes		456 948 245	488 555 082
Miscellaneous operating expenses		14 397 660 271	10 209 873 827
Depreciation and amortisation		4 060 220 831	3 125 493 512
Operating income		**65 265 021**	**78 270 629**
Miscellaneous income		65 265 021	78 270 629
Provisions		**4 659 728 330**	**3 797 585 961**
Charges to provisions and losses on receivables	14	9 161 070 401	7 347 085 347
Write-backs of provisions and depreciation		4 501 342 071	3 549 499 386
Net operating profit		**21 284 512 353**	**14 092 025 713**
Extraordinary income and loss		**-**	**-**
Extraordinary loss		1 039 234 131	43 852 931
Extraordinary profit		49 249 311	126 966 569
Extraordinary income	15	**989 984 820**	**83 113 638**
Pre-tax profit		**20 294 527 533**	**14 175 139 351**
Corporation tax		1 202 072 313	1 160 317 471
Net profit available for appropriation		**19 092 455 220**	**13 014 821 880**

Note to the Financial Statements

1- ACTIVITY

Authorised in May 2018 as a universal commercial bank, 2019 marks CCA-Bank's first full year on the Cameroonian banking market. This institution, which has been a leader in the microfinance sector for a number of years, demonstrates its strong presence in the national triangle through its distribution network of 55 branches and 64 ATMs.

By relying on this sales force, it intends to offer its private, professional and business customers standard services such as the collection of deposits, the granting of loans and the sale of banking products and services (trade finance, foreign currency, etc.).

2- ACCOUNTING PRINCIPLES

Regulatory framework

The financial statements are prepared in accordance with the principles laid down by the Bank of Central African States (COBAC) and comply with the accounting principles and methods defined by the Chart of Accounts for Credit Institutions (PCEC) of the CEMAC zone.

Fixed assets

Fixed assets are recognised at historical cost for fixed assets acquired for consideration and at auction value for fixed assets acquired by auction.

The following depreciation rates defined by the Cameroon tax authorities are used to recognise the depreciation of fixed assets:

- Fixtures and fittings 10%
- Residential Furniture and Equipment 10%
- Motor Vehicule 25%
- Office equipment and furniture 10%
- IT equipment 25%

Non performing loans

Non-performing loans are valued on the basis of COBAC regulation R-2018/01, which has been in force since 01 January 2018. The conditions are as follows::

- The maximum duration of provisioning for Non-performing loans covered by eligible collateral is 3 years, with the year of downgrading now counted as a full year;
- The duration of provisioning for Non-performing loans not covered by eligible collateral is 2 years.
- General provisions to cover credit risk are now required. The minimum annual provisioning rate is set at 0.5% of the total outstanding customer loans, and the target amount of provisions is capped at 2% of the gross loan portfolio recorded on the balance sheet.

Foreign currency transactions

Foreign currency transactions are converted at the exchange rate prevailing on the transaction date or at the rate specified in the contract. Assets and liabilities denominated in foreign currencies are translated into XAF at the exchange rate in effect on the reporting date.

Gains or losses resulting from the conversion are recognized in the income statement. Foreign exchange gains or losses on commercial transactions realized during the fiscal year are recorded directly in the income statement.

3- INTANGIBLE AND TANGIBLE ASSETS

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Intangible assets		
Gross value	7 892	6 563
Depreciation	(5 421)	(4 238)
Net value (1)	**2 471**	**2 325**
Tangible assets		
Gross value	34 930	30 510
Depreciation	(14 028)	(12 932)
Net value (2)	**20 902**	**17 578**
Net fixed assets (1)+(2)	23 372	19 937

The increase in property, plant and equipment is part of the ongoing effort to strengthen the production tool, as outlined in the 2024 investment budget.

4- LOANS TO CUSTOMERS

Loans to customers were as follows as at December 31th, 2024:

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Gross amount	379 682	285 889
Provisions	17 034	15 518
Net amount	**362 648**	**270 371**

5- PREPAYMENTS AND OTHER ASSETS

This item breaks down as follows as at December 31th, 2024.

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Suppliers, advances paid	3 321	1 662
Other receivables	5 227	2 187
Prepayments & accrued income Assets	11 916	9 388
Liaison account	0	0
Government and international bodies	127	13
Sundry overdue receivables (net)	21	25
TOTAL ACTIF CIRCULANT	20 614	13 275

6- TREASURY

Loans, borrowings, and term accounts with correspondent banks

The item "Loans, borrowings, and term accounts with correspondents" consists of outstanding term deposits with correspondent banks.

Investment and Trading Securities

Securities held for sale and trading securities consist of bonds and Treasury bills issued by countries in the CEMAC zone. Outstanding securities as at December 31, 2024 amounted to FCFA 240,141 million.

Demand deposits with correspondent banks and Cash on hand

The 'Bank' item comprises CFAF 120,626 million in current account deposits at the central bank (BEAC) and CFAF 30,282 million in our cash funds.

7- PERMANENT CAPITAL

Permanent capital as at December 31th, 2024 was as follows:

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Share capital	29 408	15 000
Additional paid-in capital and reserves	6 186	6 250
Retained	3 577	8 733
Unallocated earnings	19 092	13 015
Net income	58 263	42 998
Other permanent resources	33 047	19 870
Provisions for risks and charges	8 248	5 738
Other permanent capital	41 295	25 608

Permanent capital as at December 31 ,2024 was XAF 101 billion compared with XAF 68.8 billion as at 31 December 2023, including a positive difference of XAF 32 billion.

8- PROVISIONS FOR LIABILITIES AND CHARGES

Provisions for liabilities and charges, which amounted to FCFA 8,248 million, mainly:

- general provisions of FCFA 6,562 million;
- provisions for general banking risks of FCFA 688 million;
- provisions for ongoing litigation of FCFA 156 million;
- provisions for Provisions for loan commitments and financial guarantees of FCFA 323 million;
- provisions for end-of-service benefits of FCFA 518 million.

9- CUSTOMER DEPOSITS

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Interest-bearing deposits	401 338	341 370
Savings bonds and DAT	136 555	107 490
Savings accounts	264 783	233 880
Non-interest-bearing deposits	259 115	177 376
Demand deposit accounts	253 703	170 440
Other demand deposits	5 412	6 786
Customer deposits	660 453	518 596

Customer deposits represented 78% of the balance sheet total as at December 31, 2024 and consisted mainly of interest-bearing deposits (passbook accounts and term deposits).

10- ACCRUED EXPENSES AND OTHER LIABILITIES

This item was made up as follows as at December 31th, 2024.

Headings	12/31/2024 MFCFA	12/31/2023 MFCFA
Suppliers	4	62
Amounts due after collection	1 511	510
Tax and social security debts	2 056	1 908
Shareholders	279	6 409
Balance of inter-agency transactions	108	1 776
Other creditors	2 116	760
Accruals and deferred	2 296	2 052
TOTAL	8 370	13 476

Tax and social security liabilities" of CFAF 2,056 million mainly comprise sums that are overdue in respect of unsolicited tax returns for December 2024 and paid before 15 January 2025;
The 'Accruals and deferred income' item of FCFA 2,296 million comprises commissions on market operations (discounts on the acquisition of trading securities) of FCFA 281 million, accrued expenses for services and purchases delivered and not yet invoiced of FCFA 560 million, and HR expense subscriptions (balance sheet bonuses and provisions for paid leave) of FCFA 1,295 million.

11- CASH AND CASH EQUIVALENTS

Cash and cash equivalents totalled FCFA 68,643 million as at 31 12 2024, comprising MFI deposits of FCFA 62,864 million and correspondents' credit accounts of FCFA 5,778 million

12- OFF-BALANCE SHEET

Commitments given mainly concern cash commitments and various guarantees and endorsements given in favour of customers.
Commitments received consist of mortgages, pledges and collateral.
As at 31 December 2024, an exhaustive inventory of guarantees had not been drawn up. The inventory of guarantees, although carried out, has not been reconciled with the accounts.

Regulatory Ratios

PRUDENTIAL RATIOS AS AT 12/31/2024 (in millions of FCFA)

Monitoring of Equity Investments
3,49%
Max : 15%
COBAC R-93/11

Capital
8,95%
Min 100%
COBAC R-93/07

Representation of minimum capital
39 160
Norme : 10 000
COBAC R-2009/01

Adjusted Net Own Funds
57 384
COBAC R-2016/03
Sufficient level

Large Exposures Limit
84 042
COBAC R-2001/03
Max 25% of Net capital

Core shareholders capital
8,36%
Min 50%
COBAC R-93/06

Transformation Ratio
65,44%
Min 100%
COBAC R-93/07

Liquidity ratio
258,63%
Min 100%
COBAC R-93/06

Related-Party Exposures Limit
2,54%
Max 15% des FPN
Sufficient level

Fixed asset coverage ratio
338%
Min 100%
COBAC R-93/05

Monitoring foreign exchange positions
2,04%
Max 15% des FPN
COBAC R-2003/02

Risk coverage or solvency ratio
13,11%
Min 10,5%
COBAC R-2001/02

In 2025...



TOGETHER WITH YOU WE WILL

CONTINUE TO SHAPE HISTORY

TOWARDS NEW HORIZONS

Disclaimer

CCA-Bank has taken all suitable measures to ensure the accuracy of the information contained in this document. Some of the data are forward-looking statements based on current estimates and are not guaranteed. No liability is borne for their realisation or for any losses resulting there from. CCA-Bank is not obliged to update this information after publication.

Marketing and Communication Department CCA-Bank Head Office : P.O. Box: 2324 Douala - 1573 Rue Joss, Bonanjo
WhatsApp/SMS: (+237) 698 50 32 19 - Email: support@cca-bank.com

Unless otherwise stated, the figures in this document are as at 12/31/2024.

Design & Layout NEDI

