

SITUATION PATRIMONIALE CONSOLIDEE

ACTIF BRUT

Années	2004	2005	2006	2007	2008	2009
Opération avec les institutions financières	15.330.910.670	18.475.974.168	22.311.311.282	27.978.522.576	17.129.306.120	25.476.077.972
Encaisses et comptes ordinaires	5.083.899.338	8.614.204.912	10.611.399.626	11.832.778.032	8.501.230.161	14.830.798.358
Dépôts à terme aux institutions financières	6.529.817.522	5.348.629.516	7.276.378.769	11.586.019.705	10.971.926.675	8.814.763.083
Prêts aux institutions financières	3.717.193.810	4.513.139.740	4.423.532.887	4.559.724.839	-2.343.850.716	1.830.516.531
Crédits à la clientèle	25.675.693.048	24.181.575.226	29.485.521.345	32.703.645.080	35.081.533.647	32.029.885.171
Crédits sains	23.314.565.320	21.908.922.308	24.546.438.385	29.464.062.257	32.527.240.500	29.925.868.322
<i>Crédits à court terme</i>	<i>12.373.558.255</i>	<i>11.818.851.684</i>	<i>12.642.890.297</i>	<i>13.453.551.526</i>	<i>12.727.259.427</i>	<i>12.386.691.549</i>
<i>Crédits à moyen terme</i>	<i>8.287.338.173</i>	<i>8.368.594.775</i>	<i>10.250.525.355</i>	<i>14.130.896.731</i>	<i>17.971.946.825</i>	<i>16.217.255.263</i>
<i>Crédits à long terme</i>	<i>2.260.451.106</i>	<i>1.343.445.405</i>	<i>1.362.203.632</i>	<i>1.512.940.349</i>	<i>1.452.356.987</i>	<i>987.012.376</i>
<i>Créances rattachées</i>	<i>393.217.786</i>	<i>378.030.444</i>	<i>290.819.101</i>	<i>366.673.651</i>	<i>375.677.261</i>	<i>334.909.134</i>
Crédits en souffrance	2.361.127.728	2.272.652.918	4.939.082.960	3.239.582.823	2.554.293.147	2.104.016.849
Opération diverses	4.590.369.295	8.034.402.885	11.500.504.346	10.473.442.755	18.003.646.271	17.603.967.135
Stocks	273.091.758	331.354.282	273.054.658	372.732.346	329.902.124	258.015.898
Titres à court terme	1.210.709.176	1.200.300.000	200.000.000	417.587.950	553.073.058	135.150.000
Débiteurs divers et autres opérations	3.106.568.361	6.502.748.603	11.027.449.688	9.683.122.459	17.120.671.089	17.210.801.237
Immobilisations	11.723.213.398	15.684.272.442	17.902.358.273	20.284.043.311	23.044.429.146	26.604.352.892
Immobilisations financières	1.211.424.991	1.254.547.111	1.378.799.605	1.391.244.825	486.668.897	1.988.270.858
Immobilisations corporelles	370.845.440	705.617.936	1.247.859.384	1.414.879.209	1.344.346.173	1.515.957.309
Immobilisations incooporelles	8.610.120.224	11.898.871.961	13.816.156.019	15.837.094.816	19.556.208.020	22.379.434.043
Immobilisations en cours	1.530.822.743	1.825.235.434	1.459.543.265	1.640.824.461	1.657.206.056	720.690.682
TOTAL ACTIF BRUT	57.320.186.411	66.376.224.721	81.199.695.246	91.439.653.722	93.258.915.184	101.714.283.170

ACTIF NET

Années	2004	2005	2006	2007	2008	2009
Opération avec les institutions financières	15.330.910.670	18.475.974.168	22.311.311.282	27.978.522.576	17.129.306.120	25.476.077.972
Encaisses et comptes ordinaires	5.083.899.338	8.614.204.912	10.611.399.626	11.832.778.032	8.501.230.161	14.830.798.358
Dépôts à terme aux institutions financières	6.529.817.522	5.348.629.516	7.276.378.769	11.586.019.705	10.971.926.675	8.814.763.083
Prêts aux institutions financières	3.717.193.810	4.513.139.740	4.423.532.887	4.559.724.839	-2.343.850.716	1.830.516.531
Crédits à la clientèle	24.876.315.004	23.110.751.155	28.426.052.686	31.408.384.340	34.095.818.873	31.111.181.518

Crédits sains	23.314.565.320	21.908.922.308	24.546.438.385	29.464.062.257	32.527.240.500	29.925.868.322
<i>Crédits à court terme</i>	<i>12.373.558.255</i>	<i>11.818.851.684</i>	<i>12.642.890.297</i>	<i>13.453.551.526</i>	<i>12.727.259.427</i>	<i>12.386.691.549</i>
<i>Crédits à moyen terme</i>	<i>8.287.338.173</i>	<i>8.368.594.775</i>	<i>10.250.525.355</i>	<i>14.130.896.731</i>	<i>17.971.946.825</i>	<i>16.217.255.263</i>
<i>Crédits à long terme</i>	<i>2.260.451.106</i>	<i>1.343.445.405</i>	<i>1.362.203.632</i>	<i>1.512.940.349</i>	<i>1.452.356.987</i>	<i>987.012.376</i>
<i>Créances rattachées</i>	<i>393.217.786</i>	<i>378.030.444</i>	<i>290.819.101</i>	<i>366.673.651</i>	<i>375.677.261</i>	<i>334.909.134</i>
<i>Crédits en souffrance</i>	<i>1.561.749.684</i>	<i>1.201.828.847</i>	<i>3.879.614.301</i>	<i>1.944.322.083</i>	<i>1.568.578.373</i>	<i>1.185.313.196</i>
Opération diverses	4.483.957.556	7.734.324.375	10.626.993.421	10.140.421.783	17.812.272.216	15.793.705.054
Stocks	252.051.462	331.354.282	272.613.046	372.732.346	329.902.124	258.015.898
Titres à court terme	1.210.709.176	1.200.300.000	200.000.000	417.587.950	553.073.058	135.150.000
Débiteurs divers et autres opérations	3.021.196.918	6.202.670.093	10.154.380.375	9.350.101.487	16.929.297.034	15.400.539.156
Immobilisations	9.001.524.279	11.388.293.301	12.073.631.959	12.814.232.971	13.969.207.212	16.182.654.639
Immobilisations financières	1.211.424.991	1.254.547.111	1.378.799.605	1.391.165.625	485.859.080	1.988.270.858
Immobilisations corporelles	270.169.955	472.631.664	878.402.907	778.671.527	592.668.386	741.808.411
Immobilisations incorporelles	5.989.106.590	7.836.129.092	8.356.886.182	9.003.571.358	11.233.473.690	12.732.088.953
Immobilisations en cours	1.530.822.743	1.824.985.434	1.459.543.265	1.640.824.461	1.657.206.056	720.486.417
TOTAL ACTIF NET	53.692.707.509	60.709.342.999	73.437.989.348	82.341.561.670	83.006.604.421	88.563.619.183

PASSIF

Années	2004	2005	2006	2007	2008	2009
Emprunt	2.570.104.354	1.905.278.660	3.002.347.539	4.014.528.827	3.816.104.214	5.831.228.046
Emprunts à moins d'un an	723.107.395	139.016.850	1.359.304.799	1.603.420.280	915.515.293	731.825.949
Emprunts à terme	1.054.681.331	1.623.187.090	1.410.051.581	1.929.563.030	2.288.190.904	4.719.127.307
Ressources affectées	792.315.628	143.074.720	232.991.159	481.545.517	612.398.017	380.274.790
Dépôts des membres	50.666.289.168	61.036.543.271	73.095.868.905	83.306.793.180	85.396.086.758	89.899.890.164
Dépôts à vue	40.930.170.117	49.460.475.480	57.508.241.155	66.056.016.827	66.025.988.384	68.938.584.446
Dépôts à terme	2.144.484.017	4.091.151.480	6.701.057.345	8.777.605.900	9.833.338.543	11.102.421.904
Autres dépôts	7.420.571.828	7.385.849.831	8.750.755.941	8.418.200.995	9.479.126.799	9.739.342.748
Dettes rattachées	171.063.206	99.066.480	135.814.464	54.969.458	57.633.032	119.541.066
Opérations diverses	2.020.589.828	2.951.722.774	4.859.491.870	2.219.794.383	2.236.205.976	5.045.692.362
Créditeur divers	1.736.113.687	2.599.037.907	4.097.868.504	1.851.203.922	1.969.987.599	4.713.786.016
Compte de régulation	284.476.141	352.684.867	761.623.366	368.590.461	266.218.377	331.906.346
Fonds propres	-1.564.275.841	-5.184.201.706	-7.519.718.966	-7.199.554.720	-8.441.792.527	-12.213.191.389
Provisions du passif	99.376.067	197.452.466	91.449.725	35.392.640	60.843.785	54.067.598

Subvention d'investissement	88.566.158	89.653.462	107.168.922	102.429.603	230.268.652	182.177.890
Report à nouveau	-5.040.972.085	-7.139.581.231	-10.777.500.576	-14.172.318.085	-16.309.147.194	-18.161.764.464
Autres réserves	480.038.369	620.669.258	692.278.725	771.703.427	967.889.131	1.387.914.831
Réserves facultatives	152.211.439	213.354.242	229.522.921	278.709.832	310.226.067	311.999.958
Réserve générale	550.928.020	561.091.657	596.556.936	598.719.684	752.296.902	960.572.235
Fonds de dotation	1.565.488.548	1.551.152.516	2.016.688.304	3.422.604.222	3.167.392.767	5.415.309.996
Capital social	2.000.890.901	2.470.087.512	3.108.417.735	3.334.203.202	4.230.256.245	5.344.477.395
Excédent ou déficit	-1.460.803.258	-3.748.081.588	-3.584.301.658	-1.570.999.245	-1.851.818.882	-7.707.946.828
TOTAL PASSIF	53.692.707.509	60.709.342.999	73.437.989.348	82.341.561.670	83.006.604.421	88.563.619.183

Comptes d'exploitation

Intitulé	2004	2005	2006	2007	2008	2009
Produits d'exploitation	7.567.644.241	8.656.327.047	10.977.021.908	14.388.790.746	16.537.849.930	16.262.528.008
Produits financiers	3.976.788.635	4.401.599.750	4.951.556.945	5.871.128.360	6.910.207.010	7.761.809.951
Autres produits	1.904.061.798	2.716.476.584	3.714.170.621	5.948.532.780	5.667.599.640	4.992.837.440
Reprise sur amortissements et sur provisions	383.982.294	901.580.438	1.275.036.448	1.470.971.347	1.132.935.087	1.199.921.644
Produits exceptionnels	1.302.811.514	636.670.275	1.036.257.894	1.098.158.259	2.827.108.193	2.307.958.973
Charges d'exploitation	9.028.447.499	12.404.408.635	14.561.323.566	15.959.789.991	18.389.668.812	23.970.474.836
Charges financières	354.451.302	335.357.172	499.354.253	785.665.814	501.147.320	1.032.301.409
Achats et services extérieurs	2.494.292.778	3.434.925.945	4.239.995.572	5.476.283.490	5.470.741.373	6.310.098.483
Charges de personnel	2.048.108.746	2.919.701.912	3.141.687.134	3.487.001.339	3.878.554.910	4.743.846.311
Autres charges	2.003.932.079	2.693.748.016	3.042.391.632	2.478.270.262	4.922.371.780	6.427.720.580
Dotation aux amortissements et aux provisions	2.127.662.594	3.020.675.590	3.637.894.975	3.732.569.086	3.616.853.429	5.456.508.053
Solde intermédiaire de gestion						
Marges d'intérêt	3.090.890.014	3.673.297.408	3.988.669.582	4.467.497.844	5.652.310.164	5.855.907.533
Produits financiers net	3.622.337.333	4.066.242.578	4.452.202.692	5.085.462.546	6.409.059.690	6.729.508.542
Resultat net	-1.460.803.258	-3.748.081.588	-3.584.301.658	-1.570.999.245	-1.851.818.882	-7.707.946.828