

ACTIFS NETS	2010	2011	2012	2013	2014
Trésorerie	21.589.165.512	21.299.093.128	31.322.114.485	40.336.331.954	60.721.179.710
Encours nets de crédit	27.872.572.545	38.466.906.214	55.343.048.068	80.690.311.350	101.242.300.885
<i>Crédits aux membres / clients</i>	27.706.454.836	38.377.786.669	55.092.608.329	80.242.641.905	100.784.756.762
<i>Crédits aux institution financières</i>	166.117.709	89.119.545	250.439.739	447.669.445	454.549.523
Dépôts et placements	9.888.244.552	8.732.116.334	5.203.325.428	4.769.807.574	6.412.029.340
Valeurs immobilisées nettes	18.235.244.839	17.706.616.819	15.611.757.898	15.929.047.567	16.490.005.409
Autres actifs nets	17.451.239.563	15.493.921.121	11.930.693.123	13.641.502.405	15.134.011.499
Total actif nets	95.036.467.011	101.698.653.616	119.410.939.002	155.367.000.851	199.999.526.842

PASSIF	2010	2011	2012	2013	2014
Dépôts	96.635.664.762	107.048.719.467	118.057.726.426	147.565.051.748	170.824.722.590
<i>Dépôts des membres / clients</i>	95.787.300.911	103.891.340.469	107.711.391.254	128.822.644.996	149.390.504.101
<i>Dépôts des institutions financières</i>	848.363.851	3.157.378.998	10.346.335.172	18.742.406.753	21.434.218.488
Lignes de crédit	4.428.964.258	3.077.737.884	8.926.969.529	11.711.846.739	27.108.181.174
Fonds propres	-11.229.930.327	-14.765.840.064	-15.865.515.259	-11.984.854.356	-8.359.918.912
Autres ressources	5.201.768.318	6.338.036.329	8.291.758.306	8.074.956.719	10.426.541.990
Ressources totales	95.036.467.011	101.698.653.616	119.410.939.002	155.367.000.851	199.999.526.842

EQUILIBRE DU BILAN

	2010	2011	2012	2013	2014
Fonds propres	-11.229.930.327	-14.765.840.064	-15.865.515.259	-11.984.854.356	-8.359.918.912
Valeur immobilisées	18.235.244.839	17.706.616.819	15.611.757.898	15.929.047.567	16.490.005.409
Ecart (norme > 0)	-29.465.175.166	-32.472.456.883	-31.477.273.157	-27.913.901.923	-24.849.924.321
Ressources à MLT (y compris les Fonds propres)	-4.792.529.970	12.836.861.793	22.363.040.355	35.589.642.280	63.416.683.176
Emplois à MLT (y compris les valeurs immobilisées)	42.583.485.336	46.808.853.958	53.660.333.270	64.502.325.207	84.086.950.973
Ecart (norme > 0)	-47.376.015.306	-33.971.992.164	-31.297.292.915	-28.912.682.926	-20.670.267.796
Emplois à vue et CT	52.337.998.215	54.889.799.658	65.750.605.732	90.864.675.644	115.912.575.869
Ressources à vue et à CT	98.825.871.981	88.861.791.823	97.047.898.647	119.777.358.570	136.582.843.665
Ecart (norme > 0)	46.487.873.766	33.971.992.164	31.297.292.915	28.912.682.926	20.670.267.796

CHARGES	2010	2011	2012	2013	2014
Charges financières	1.113.322.250	1.582.199.781	1.875.470.699	2.245.149.798	3.316.072.066
Charges de personnel	3.360.623.936	4.834.053.107	6.299.751.480	7.471.909.485	8.894.312.397
Autres charges de fonctionnement	8.741.945.272	7.487.246.619	19.097.598.028	11.559.764.613	15.169.396.537
Dotations aux provisions et pertes	2.157.760.453	12.407.231.387	3.452.441.870	4.633.092.953	13.525.084.575
Dotations aux amortissements	2.060.790.046	2.934.826.443	3.228.480.070	3.438.580.384	2.871.307.939
Total	17.434.441.957	29.245.557.337	33.953.742.147	29.348.497.234	43.776.173.514
PRODUITS					
	2010	2011	2012	2013	2014
Produits financiers	11.388.791.621	12.040.513.487	19.514.366.009	23.142.617.828	28.854.796.491
Autres produits	1.435.467.154	2.288.906.947	4.147.660.995	1.879.465.716	9.334.905.785
Reprises de provisions, amortissements et récupérations sur pertes	2.627.659.928	2.070.440.179	7.549.032.477	3.908.480.622	3.107.756.725
Total	15.451.918.703	16.399.860.613	31.211.059.481	28.930.564.166	41.297.459.001

SOLDE DE GESTION	2010	2011	2012	2013	2014
Marge d'intérêt bénéficiaire	10.461.039.720	9.668.801.297	16.840.392.365	20.197.564.901	24.333.546.702
Produits financiers nets	10.275.469.371	10.458.313.706	17.638.895.310	20.897.468.030	25.538.724.425
Résultat net	-1.982.523.254	-12.845.696.724	-2.742.682.666	-417.933.068	-2.478.714.513