



LA BANQUE
OUTARDE

JOIN LA BANQUE OUTARDE,
**THE BANK FOR BUSINESSES
AND ENTREPRENEURS**


LA BANQUE
OUTARDE
BANKING ON SENEGAL

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OUR PURPOSE:
WE ARE A LOCAL BANK

SENEGAL IS OUR COUNTRY.

We grew up in its towns and villages. We were educated at its schools. We learned about its history and traditions. We have travelled along its rivers, bathed in its lakes, crossed its mangroves. We have seen it move with the times.

And now we want to give something back to our country. To drive it forward in an increasingly connected world.

La Banque Outarde aims to become a partner to all those working to promote Senegal and West Africa.

Our team of dedicated and talented people work tirelessly every day to offer business leaders and decision-makers trustworthy and dependable support.

At our head office in Dakar, at our local branches, and directly online through our mobile and web application, our corporate and private customers benefit from a wide range of innovative banking products offering personalised service quality and unprecedented local connections. Senegal is our country.

AND WE ARE A SENEGALESE BANK.

ABOUT US

THE SENEGALESE BANK **100% DEVOTED TO BUSINESSES AND ENTREPRENEURS**



Our position

La Banque Outarde (LBO) supports companies, private individuals and institutions. From its agencies in Dakar and Touba, it carries out all types of banking operations throughout Senegal, within the WAEMU zone and internationally. Every single day, our bank offers its customers fast service, personalised advice and a state-of-the-art digital platform.

► **All our decisions are made locally.**

Our ambition

Become the local banking partner for businesses and business leaders in Senegal and West Africa. Our customers are mainly local businesses in the agri-food, trade and energy sectors.

► **All the projects we finance have a direct impact on the local economy.**

Why choose La Banque Outarde?

Because we are a committed local partner: a bank that makes quick decisions, finances projects and operates efficiently. Also, because we offer attractive financing terms, a personalised banking service and a next-generation digital system.

► **All our services are secured and ready for business, with local branches and Outarde Connect e-banking.**





A BANK WITH THE HIGHEST STANDARDS

- ▶ **Public opening**
22 January 2018.
- ▶ **Capital**
15.20 billion CFA francs.
- ▶ **Head office**
20, boulevard de la République, Dakar.
- ▶ **Staff**
46 employees (as of 31 December 2021).
- ▶ **Shareholders**
 - Private Senegalese shareholders (84.5%), with 58.7% held by the AD Capital investment firm.
 - International institutions: West African Development Bank (13.2%) and Banque BEMO (2.3%).
- ▶ **Expertise**
 - **Corporates:** operating and investment funding for the international trade, energy and agriculture industry sectors.
 - **Individuals:** private management, particularly of family and business assets.

▶ Compliance with the highest standards

- Basel II-III-type governance.
- State-of-the-art core banking and IT systems configured for a more secure, transparent and user-friendly customer experience.
- Major private and corporate shareholders such as BOAD and Banque BEMO.
- An internal control system bolstered by leading institutions and independent administrations that manage the main specialist committees (audit committee, risk committee, appointments and remuneration committee).
- Constantly growing capital.
- Leading auditors: Mazars and KPMG.

OUR PERFORMANCE

EFFICIENCY AND RESULTS:
OUTARDE IN 5 FIGURES

127,331,565,777 XOF

Loans to the Senegalese economy (as of Dec. 31st, 2021)
since we started our banking operations:

- 80% operating loans and 20% investment loans.
- 25,715,111,010 XOF granted to small and medium-sized companies, i.e., 20% of our loan production.
- 479,631,124 XOF in “green” financing.



2+2 AGENCIES



A human scale bank
with 2 branches
(Dakar plateau, Touba)
and two more to be opened soon
(Dakar Almadies, Thiès).

113%

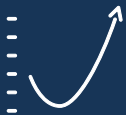
24^{HRS}



Bank liquidity ratio
(as of Dec. 31st, 2021)

Guarantee that customer transactions are settled within **24 hrs** (for all currencies), and that cash is available at any time.

A dynamic bank



+38%

Increase of total
balance sheet in 2021.

A digital bank



42% Portion of
local transfers
processed almost instantly through
Outarde Connect channel.



A MODERN AND AMBITIOUS BANK THAT IS GROWING FAST

- ▶ **2017**
Granted banking license to operate as an universal bank
- ▶ **2018**
Start of banking operations.
- ▶ **2019**
Start of corporate banking (commercial banking, trade finance, investment and structured finance) and retail banking (personal and private banking) services.
- ▶ **2020**
Touba's branch opening.
- ▶ **2021**
Launch of the Outarde Horizons international card, a prepaid MasterCard that can be credited directly from the Outarde Connect e-banking system.

GOVERNANCE

A TEAM OF EXPERTS IN DAKAR

The 56 employees (at 31/12/2021) working at La Banque Outarde are specialised bankers. With their expertise and deep understanding of local dynamics acquired over an average of 20 years' professional experience, they offer keen insight into Senegal's commercial and industrial sectors.

La Banque Outarde's Board of Directors and decision takers are based in Dakar. It may not seem relevant, but this local presence guarantees that customers receive informed and rapid answers on financial support for their projects.

BOARD OF DIRECTORS



Abdoulaye Diao

Chairman of the Board



Bienvenu Comlan

*Director,
Chair of the Audit Committee*



Roger Melki

*Director,
Chair of the Risk Committee*



Anta Dioum

*Independent Director,
Chairperson of the Compensation
& Nominating Committee*



Djibel Ndao

Independent Director



Mouhamed El Moustapha Diagne

Independent Director



Jean-Noel Fabiani-Salmon

Director



Ibrahima Sar

Director



Moussa Dia

Director

SENIOR MANAGEMENT



Olivier Santi

Chief Executive Officer



Pape Demba Sy

Head of Front office



Serigne Dia

Head of Operations



Abdoulaye Godiane Ndiaye

Head of Risk



Pape Alpha Ousmane Sy

Head of Audit



OUR PRODUCTS

A COMPLETE RANGE OF PRODUCTS AND **CUSTOM SERVICES** FOR INDIVIDUALS AND COMPANIES

Whether you are a company or a private individual, La Banque Outarde has a comprehensive selection of banking products for you.

Our unique feature is that we offer services that are tailored to your projects. And because we are here with you on the ground, we guarantee quick responses to meet your needs.

INDIVIDUALS

ACCOUNTS & BANKING SERVICES



Accounts

- Checking accounts
- Savings accounts
- Securities accounts
- Foreign currency accounts



Remote banking

- Online services, Outarde Connect
- E-bank statements
- Notifications, SMS banking
- Instachèque, web clearing



Loans and financing

- Permanent overdraft
- Consumer credit
- Vehicle loans
- Cash collateral loans



Investments

- Savings accounts
- Securities accounts
- Cash pick-up and delivery products



Insurance products

- Protected account insurance
- Borrower death insurance



Payment methods

- Outarde Horizon card
- Outarde Union card

OUTARDE PRIVÉ PRIVATE BANKING PACK

All your banking needs in one package.
Monthly cost: 11,700 FCFA excluding tax.

OUTARDE ÉLITE PREMIUM PACK

A special relationship with La Banque Outarde.
Monthly cost: 17,550 FCFA excluding tax.



BUSINESSES



FUNDING & INVESTMENTS

- ▶ Operating loans
- ▶ Investment loans
- ▶ Signature loans
- ▶ Term deposits
- ▶ Negotiable debt securities
- ▶ Combined investments



ACCOUNTS & SERVICES

- ▶ Current accounts
- ▶ Savings accounts
- ▶ Securities accounts
- ▶ Foreign currency accounts
- ▶ Term deposits
- ▶ Cash vouchers
- ▶ Payment methods
- ▶ Instachèques
- ▶ Cheque terminals



INTERNATIONAL TRADE

- ▶ Tailor-made solutions
- ▶ Funds transfer in foreign currencies



CONTACT US

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