Deloitte Touche Tohmatsu
Immeuble LBS (ex-GML), 9ème étage
BP 4660
Libreville
Gabon
NIF : 793742 T
Tel: +241 (0)11 77 21 43 – (0)11 77 21 42
Fax: +241 (0)11 74 41 92 – (0)11 76 08 27
www.deloitte.com

MOBILE COMMERCE CONGO S.A.

(MCC)

Société Anonyme

3e étage, Immeuble Monte-Cristo – La Gare
Brazzaville
République du Congo

RAPPORT D'AUDIT DU COMMISSAIRE AUX COMPTES SUR LES ETATS FINANCIERS ANNUELS

Exercice clos le 31 décembre 2024

Deloitte Touche Tohmatsu
Immeuble LBS (ex-GML), 9ème étage
BP 4660
Libreville
Gabon
NIF : 793742 T
Tel: +241 (0)11 77 21 43 – (0)11 77 21 42
Fax: +241 (0)11 74 41 92 – (0)11 76 08 27
www.deloitte.com

MOBILE COMMERCE CONGO S.A.

(MCC)

Société Anonyme

3e étage, Immeuble Monte-Cristo – La Gare
Brazzaville
République du Congo

RAPPORT D'AUDIT

DU COMMISSAIRE AUX COMPTES

Etats Financiers Annuels

Exercice clos le 31 décembre 2024

A l'Actionnaire Unique de la Société MOBILE COMMERCE CONGO S.A.,

En exécution de la mission qui nous a été confiée par votre Assemblée Générale, nous vous présentons notre rapport relatif à l'exercice clos le 31 décembre 2024, sur :

– L'audit des états financiers annuels de la société Mobile Commerce Congo S.A., tels qu'ils sont joints au présent rapport, et qui comprennent un bilan faisant ressortir une situation nette de FCFA 967 millions, y compris un résultat net bénéficiaire de l'exercice de FCFA 654 millions, les engagements hors bilan et le tableau des flux de trésorerie, ainsi qu'un résumé des principales méthodes comptables et d'autres informations explicatives contenues dans les notes annexes ;

- Les vérifications spécifiques prévues par la loi et les autres informations.

Les états financiers de votre société ont été arrêtés par le Conseil d'Administration le 25 avril 2025 sur la base des éléments disponibles à cette date.

I. AUDIT DES ETATS FINANCIERS ANNUELS

1.1 Opinion

Nous avons effectué l'audit des états financiers annuels de Mobile Commerce Congo S.A, comprenant le bilan au 31 décembre 2024, le compte de résultat, les engagements hors bilan, les notes aux états financiers, le résumé des principales méthodes comptables et d'autres informations complémentaires relatives aux Etats Financiers.

A notre avis, les états financiers annuels sont réguliers et sincères et donnent une image fidèle du résultat des opérations de l'exercice écoulé ainsi que de la situation financière et du patrimoine de la société à la fin de cet exercice, conformément aux directives pertinentes de la COBAC et des dispositions et principes généraux du Plan comptable des établissements de crédit en République du Congo.

1.2 Fondement de l'opinion

Nous avons effectué notre audit selon les normes internationales d'audit (« ISA »), conformément aux prescriptions du Règlement N°01/2017/CM/OHADA portant harmonisation des pratiques des professionnels de la comptabilité et de l'audit. Les responsabilités qui nous incombent en vertu de ces normes sont plus amplement décrites dans la section « Responsabilités du commissaire aux comptes relatives à l'audit des états financiers annuels » du présent rapport.

Nous sommes indépendants de la société conformément au Code d'éthique des professionnels de la comptabilité et de l'audit édicté par le Règlement N°01/2017/CM/OHADA précité, et des règles d'indépendance qui encadrent le commissariat aux comptes et nous avons satisfait aux autres responsabilités éthiques qui nous incombent selon ces règles. Nous estimons que les éléments probants que nous avons recueillis sont suffisants et appropriés pour fonder notre opinion d'audit.

1.3 Responsabilités de la Gouvernance relatives aux états financiers annuels

Les états financiers annuels ont été établis par la Direction et arrêtés par le Conseil d'Administration du 25 avril 2025.

Le Conseil d'Administration est responsable de la préparation et de la présentation sincère des états financiers annuels conformément aux directives pertinentes de la COBAC et des dispositions et principes généraux du Plan Comptable Bancaire applicable en République du Congo ainsi que du contrôle interne qu'elle estime nécessaire pour permettre la préparation d'états financiers annuels ne comportant pas d'anomalies significatives, que celles-ci proviennent de fraudes ou résultent d'erreurs.

Lors de la préparation des états financiers annuels, il incombe à la Direction d'évaluer la capacité de l'établissement de crédit à poursuivre son exploitation, de fournir, le cas échéant, des informations relatives à la continuité d'exploitation et d'appliquer la base de continuité d'exploitation, sauf si la Direction a l'intention de mettre l'établissement de crédit en liquidation ou de cesser ses activités ou s'il n'existe aucune autre solution alternative réaliste qui s'offre à elle.

Il incombe aux responsables de la gouvernance de surveiller le processus d'élaboration de l'information financière de l'établissement de crédit.

1.4 Responsabilités du Commissaire aux comptes relatives à l'audit des états financiers annuels

Nos objectifs sont d'obtenir l'assurance raisonnable que les états financiers annuels pris dans leur ensemble ne comportent pas d'anomalies significatives, que celles-ci proviennent de fraudes ou résultent d'erreurs, et d'émettre un rapport d'audit contenant notre opinion. L'assurance raisonnable correspond à un niveau élevé d'assurance, qui ne garantit toutefois pas qu'un audit réalisé conformément aux normes « ISA » permettra de toujours détecter toute anomalie significative existante. Les anomalies peuvent provenir de fraudes ou résulter d'erreurs et sont considérées comme significatives lorsqu'il est raisonnable de s'attendre à ce que, prises individuellement ou en cumulé, elles puissent influencer les décisions économiques que les utilisateurs des états financiers annuels prennent en se fondant sur ceux-ci.

Nos responsabilités pour l'audit des états financiers annuels sont décrites de façon plus détaillée dans l'annexe 1 du présent rapport du Commissaire aux comptes.

II. AUTRES INFORMATIONS ET VERIFICATIONS SPECIFIQUES PREVUES PAR LA LOI

La responsabilité des autres informations incombe au Conseil d'Administration. Les autres informations se composent du rapport de gestion du Conseil d'Administration et des autres documents adressés à l'Actionnaire Unique sur la situation financière et les états financiers annuels.

Notre opinion sur les états financiers annuels ne s'étend pas aux autres informations et nous n'exprimons aucune forme d'assurance que ce soit sur ces informations.

Dans le cadre de notre mandat de commissariat aux comptes, notre responsabilité est :

- d'une part, de procéder aux vérifications spécifiques prévues par la Loi, et ce faisant, de vérifier la sincérité et la concordance avec les états financiers annuels des informations données dans le rapport de gestion du Conseil d'Administration, et dans les documents adressés à l'Actionnaire Unique sur la situation financière et les états financiers annuels, et de vérifier, dans tous leurs aspects significatifs, le respect de certaines obligations légales et réglementaires ;

- d'autre part, de prendre connaissance des autres informations et, par conséquent, d'apprécier s'il existe une incohérence significative entre celles-ci et les états financiers annuels ou la connaissance que nous avons acquise lors de l'audit, ou encore si les autres informations semblent comporter une anomalie significative.

Si à la lumière des travaux que nous avons effectués lors de nos vérifications spécifiques ainsi que sur les autres informations, nous concluons à la présence d'une anomalie significative, nous sommes tenus de signaler ce fait.

Nous n'avons pas d'observation à formuler sur la sincérité et la concordance avec les états financiers annuels des informations données dans le rapport du Conseil d'Administration, et dans les autres documents adressés à l'Assemblée Générale sur la situation financière et les états financiers annuels clos le 31 décembre 2024.

Fait à Brazzaville, le 20 mai 2025

Le Commissaire aux Comptes

Deloitte Touche Tohmatsu

Yves Parfait NGUEMA
Associé
Expert-comptable agrée CEMAC

COMPTES D'EXPLOITATION - PRODUITS (MOBILE COMMERCE CONGO SA)		
Libellés poste	**31/12/2024**	**31/12/2023**
PRODUITS D'EXPLOITATION BANCAIRE	**8 104 503 157**	**4 054 190 825**
Produits des opérations de trésorerie et interbancaires	**-**	**-**
Intérêts sur opérations du marché monétaire	-	-
Intérêts sur autres valeurs reçues en pension	-	-
Intérêts sur prêts et comptes à terme	-	-
Intérêts sur prêts au jour le jour	-	-
Intérêts sur comptes à vue	-	-
Commissions sur opérations de trésorerie et interbancaires	-	-
Produits des opérations avec la clientèle	**8 103 721 373**	**4 054 315 197**
Intérêts sur les crédits à long terme	-	-
Intérêts sur les crédits à moyen terme	-	-
Intérêts sur les crédits à court terme	-	-
Intérêts sur les comptes débiteurs	-	-
Commissions sur opérations avec la clientèle	8 103 721 373	4 054 315 197
Autres produits	-	-
Produits des opérations de crédit-bail et de location simple		
Produits des opérations diverses	**781 784**	**- 124 372**
Commissions de tenue de compte	-	-
Commissions sur chèques et effets	-	-
Commissions sur opérations de change	-	-
Profits sur opérations de change	781 784	- 124 372
Commissions sur engagements par signature	-	-
Profits sur titres de transaction	-	-
Produits sur autres opérations	-	-
Produits du portefeuille titres et des prêts à souscription obligatoire	**-**	**-**
Revenus du portefeuille de participation	-	-
Revenus des prêts et titres à souscription obligatoire	-	-
Revenus du portefeuille de placement	-	-
Revenus du portefeuille de transaction	-	-
PRODUIT NET BANCAIRE (solde débiteur)	**2 704 891 883**	**1 342 018 493**
PRODUIT NET BANCAIRE (solde créditeur)	2 704 891 883	1 342 018 493
Produits accessoires	**454 752 891**	**119 255 716**
Ventes de marchandises	-	-
Revenus des biens meubles et immeubles	-	-
Refacturations de frais divers	-	-
Autres produits accessoires	454 752 891	119 255 716
PRODUIT GLOBAL D'EXPLOITATION (solde débiteur)		
PRODUIT GLOBAL D'EXPLOITATION (solde créditeur)	2 330 759 426	1 147 604 719
Reprises d'amortissements	-	-
RESULTAT BRUT D'EXPLOITATION (solde débiteur)	**-**	**-**
RESULTAT BRUT D'EXPLOITATION (solde créditeur)	984 857 386	188 797 716
Reprises de provisions	41 000	-
Reprises de provisions pour dépréciation des comptes de la clientèle	-	-
Reprises de provisions pour dépréciation des comptes de trésorerie	-	-
Reprises d'autres provisions	41 000	-
Rentrées sur créances abandonnées	-	-
RESULTAT COURANT (solde débiteur)	**-**	**-**
Subventions d'exploitation et d'équilibre	-	-
Produits exceptionnels ou sur exercices antérieurs	-	-
Plus-values sur cessions d'actifs	2 943 650	-
RESULTAT EXCEPTIONNEL (solde débiteur)	**-**	**-**
RESULTAT COURANT (solde créditeur)	983 974 349	187 823 016
RESULTAT EXCEPTIONNEL (solde créditeur)		
RESULTAT AVANT IMPOT SUR LE RESULTAT (solde débiteur)		
RESULTAT AVANT IMPOT SUR LE RESULTAT (solde créditeur)	983 974 349	187 823 016
PERTE DE L'EXERCICE (solde débiteur)	**-**	**-**

COMPTES D'EXPLOITATION - CHARGES (MOBILE COMMERCE CONGO SA)		
Libellés poste	**31/12/2024**	**31/12/2023**
CHARGES D'EXPLOITATION BANCAIRE	**5 399 611 274**	**2 712 172 332**
Charges sur opérations de trésorerie et interbancaires	**-**	**-**
Intérêts sur opérations du marché monétaire	-	-
Intérêts sur autres valeurs données en pension	-	-
Intérêts sur emprunts et comptes à terme	-	-
Intérêts sur emprunts au jour le jour	-	-
Intérêts sur comptes à vue	-	-
Commissions sur opérations de trésorerie et interbancaires	-	-
Charges sur opérations avec la clientèle	**-**	**-**
Intérêts sur bons de caisse	-	-
Intérêts sur autres dépôts à régime spécial	-	-
Intérêts sur dépôts à terme	-	-
Intérêts sur comptes sur livrets	-	-
Intérêts sur autres comptes à vue	-	-
Intérêts des autres comptes de la clientèle	-	-
Charges sur opérations de crédit-bail et de location simple	**-**	**-**
Charges sur opérations bancaires diverses	**5 399 611 274**	**2 712 172 332**
Frais engagés et commissions sur chèques et effets	-	-
Commissions et frais sur titres	-	-
Commissions et frais sur opérations de change	-	-
Pertes sur opérations de change	16 292 206	-
Commissions sur engagements par signature	-	-
Autres commissions et frais bancaires	5 383 319 068	2 712 172 332
Pertes sur titres de transaction	-	-
Charges sur ressources permanentes	**-**	**-**
Intérêts et commissions sur emprunts obligataires	-	-
Intérêts et commissions sur emprunts participatifs	-	-
Intérêts et commissions sur dettes subordonnées	-	-
Intérêts sur comptes bloqués des actionnaires	-	-
Intérêts sur autres ressources permanentes	-	-
Commissions sur ressources permanentes	-	-
PRODUIT NET BANCAIRE (solde créditeur)	**2 704 891 883**	**1 342 018 493**
PRODUIT NET BANCAIRE (solde débiteur)		-
Stocks vendus et achats de marchandises	-	-
Charges générales d'exploitation	**828 885 348**	**313 669 490**
Frais d'assistance technique	191 991 624	91 277 368
Frais d'inspection	-	-
Frais de formation du personnel	-	-
Autres charges d'exploitation	636 893 724	222 392 122
PRODUIT GLOBAL D'EXPLOITATION (solde créditeur)	**2 330 759 426**	**1 147 604 719**
PRODUIT GLOBAL D'EXPLOITATION (solde débiteur)		-
Charges de personnel	**514 539 986**	**360 296 292**
Rémunérations	491 009 580	341 335 753
Charges sociales et diverses	23 530 406	18 960 539
Impôts et taxes	96 394 710	229 592 377
Dotations aux amortissements	734 967 343	368 918 334
RESULTAT BRUT D'EXPLOITATION (solde créditeur)	**984 857 386**	**188 797 716**
RESULTAT BRUT D'EXPLOITATION (solde débiteur)		-
Provisions pour dépréciation des comptes de la clientèle	-	-
Provisions pour dépréciation des comptes de trésorerie	-	-
Autres provisions	3 867 687	974 700
Pertes sur créances irrécouvrables	**-**	**-**
Créances irrécouvrables couvertes par des provisions	-	-
Créances irrécouvrables non couvertes par des provisions	-	-
RESULTAT COURANT (solde créditeur)	**983 974 349**	**187 823 016**
Charges exceptionnelles et sur exercices antérieurs	20 382 045	-
Moins-values sur cessions d'actifs	-	-
RESULTAT EXCEPTIONNEL (solde créditeur)	**20 382 045**	**-**
RESULTAT COURANT (solde débiteur)	-	-
RESULTAT EXCEPTIONNEL (solde débiteur)	20 382 045	-
RESULTAT AVANT IMPOT SUR LE RESULTAT (solde créditeur)	**963 592 304**	**187 823 016**
RESULTAT AVANT IMPOT SUR LE RESULTAT (solde débiteur)		
IMPOT SUR LE RESULTAT	309 371 365	500 000
BENEFICE DE L'EXERCICE (Solde créditeur)	**654 220 940**	**187 323 016**

ACTIF MOBILE COMMERCE CONG	31/12/2024			31/12/2023	PASSIF MOBILE COMMERCE CONGO SA
	Valeurs brutes	Prov & amort	valeurs nettes	valeurs nettes	
Immobilisations	**3 135 015 559**	**1 103 885 677**	**2 031 129 882**	**2 001 809 590**	**Situation nette**
Immobilsations incorporelles	231 318 312	122 868 121	108 450 192	107 833 496	capital
Terrains en exploitation bancaire	0	0	0	0	réserves
Terrains acquis en réalisation de garantie	0	0	0	0	Fonds d'affectation
Immeubles en exploitation bancaire	0	0	0	0	Provision pour risques bancaires généraux
Immeubles acquis en réalisation de garantie	0	0	0	0	Provisions spéciales et réglementées
Immobilisations d'Exploitation	0	0	0	0	Fonds de garantie mutuels
			0	0	Dettes subordonnées et comptes bloqués
			0	0	
			0	0	Report à nouveau CT
			0	0	Report à nouveau DT
Immobilisations en location	0	0	0	0	
Immobilisations en Crédit Bail	0	0	0	0	Résultat net de l'exercice
Immobilisations acquises en garantie	0	0	0	0	Dégrèvement sur exercice antérieur
Autres immobilisations corporelles	2 903 697 247	981 017 556	1 922 679 690	1 893 976 095	Actionnaires capital appelé non versé
Immobilisations Incorporelles en cours	0	0	0	0	
Immobilisations Corporelles en cours	0	0	0	0	
Avances et acomptes	0	0	0	0	Provision pour risques et charges
	0				Provision pour risque non perception des loyers crédit bail
	0				
Valeurs Immobilisées	**10 500 000**	**0**	**10 500 000**	**10 500 000**	**Dettes à Long et Moyen Terme**
Dépôts et cautionnements	10 500 000		10 500 000	10 500 000	Emprunts à Long Terme
Titres de participation	0		0	0	Emprunts à Moyen Terme
Titres de placement créance titrisée	0		0	0	Dettes rattachées
Prêts et titres à souscription obligatoire	0		0	0	
			0	0	
Engagements clientèle	**0**	**0**	**0**	**0**	**Dépôts de la clientèle**
Long Terme	0		0	0	
Moyen terme	0		0	0	régime spécial
Court terme	0		0	0	dépôts à terme
Comptes débiteurs à vue	0		0	0	créditeurs à vue
Autres sommes dues par la Clientèle	0		0	0	
Créances impayées et immobilisées	0		0	0	
Créances douteuses garantie de l'Etat	0		0	0	
Créances douteuses avec suretés réelles	0		0	0	autres comptes créditeurs
Créances douteuses sans sureté réélle	0		0	0	
Créances douteuses crédit bail	0		0	0	dettes rattachées
Valeurs non imputées	0		0	0	
Créances rattachées	0	0	0	0	
Valeurs en recouvrement					**Comptes d'encaissement**
Réalisables à court terme	**1 375 881 098**	**4 801 387**	**1 371 079 711**	**318 566 108**	**Comptes de tiers**
Fournisseurs	0		0	0	0
Personnel	7 371 515	0	7 371 515	269 790	Personnel
Etat	36 706 543		36 706 543	34 418 843	Etat
Comptes de régularisation	31 085 618		31 085 618	2 492 852	Comptes de régularisation
Comptes de liaison	**0**		**0**	**0**	Comptes de liaison
Comptes d'ajustement devises	0		**0**	**0**	Comptes d'ajustement devises
Débiteurs Divers	1 300 717 423	4 801 387	1 295 916 036	281 384 623	Créditeurs divers
Créances en souffrance	0		0	0	Actionnaires
Trésorerie	**8 898 524 183**	**0**	**8 898 524 183**	**8 542 463 677**	**Trésorerie**
Titres de placement	0		0	0	
Banque Centrale	0		0	0	
Marché Monétaire	0		0	0	Banques, à terme
Autres valeurs reçues en pension	0		0	0	
	0		0	0	
Banques, à vue	8 898 524 183	0	8 898 524 183	8 542 463 677	Banques, à vue
Banques, prêts à terme	0		0	0	
Banques, prêts à vue	0		0	0	
Créances immobilisées	0		0	0	
Caisse	0		0	0	
Autres avoirs	0		0	0	
Créances rattachées	0		0	0	dettes rattachées
Total Actif	**13 419 920 840**	**1 108 687 064**	**12 311 233 776**	**10 873 339 375**	**Total Passif**

	31/12/2024	31/12/2023
ENGAGEMENTS SUR ORDRE DES CORRESPOND.	**0**	**0**
Accord de refinancement		
Cautions et avals		
Confirmation de crédit documentaire		
Acceptations à payer		
Autres garanties		
Contregaranties en faveur des correspondants		
ENGAGEMENTS SUR ORDRE DE LA CLIENTELE	**0**	**0**
Acceptations a payer		
Ouvertures de crédits documentaires confirmés		
Autres ouvertures de credits confirmés		
Cautions et avals		
Garanties de remboursement		
Autres garanties		
ENGAGEMENTS DE CREDIT-BAIL		
OPERATIONS EN DEVISES	**0**	**0**
Opérations de change au comptant	0	0
Opérations de change à terme	0	0
FCFA achetés à terme à recevoir	*0*	*0*
Devises achetées à terme à recevoir	*0*	*0*
Prets et emprunts en devises	0	0
Report/Deport à payer	0	0
Compte d'ajustement sur devises	0	0
AUTRES ENGAGEMENTS	**0**	**0**
Engagements du marché monétaire		
Opérations sur titres		
ENGAGEMENTS DOUTEUX	**0**	**0**
d'ordre des correspondants		
d'ordre de la clientèle		
PRODUITS A RECOUVRER		

	31/12/2024	31/12/2023
ENGAGEMENTS RECUS DES CORRESPONDANTS	**0**	**0**
Accords de refinancement reçus	0	0
Contregaranties reçues des correspondants		
sur prêts aux institutions financières		
sur crédits par caisse		
sur acceptations et crédits confirmés		
sur autres engagements par signature		
sur titres en portefeuille		
Valeurs gérées pour compte des correspondants		
Autres Engagements		
ENGAGEMENTS RECUS DE LA CLIENTELE	**0**	**0**
Hypothèques reçues		
Nantissements des prêts subordonnés et de dépôts		
en garantie de crédits par caisse		
en garantie d'acceptations et de crédits confirmés		
en garantie d'autres engagements par signature		
en garantie d'engagements multiples		
Gages		
Avals et cautions reçus		
Valeurs gérées pour compte de la clientèle		
Autres garanties reçues		
ENGAGEMENTS DE CREDIT-BAIL		
OPERATIONS EN DEVISES	**0**	**0**
Opérations de change au comptant	0	0
Opérations de change à terme	0	0
FCFA vendus à terme à livrer	*0*	*0*
Devises vendues à terme à livrer	*0*	*0*
Prets et emprunts en devises	0	0
Report/Deport à recevoir	0	0
Compte d'ajustement sur devises	0	0
AUTRES ENGAGEMENTS	**0**	**0**
Opérations sur titres		
Engagements reçus de l'Etat et des Organisqmes spécialisés		
ENGAGEMENTS DOUTEUX	**0**	**0**
reçus des correspondants		
reçus de la clientèle		
PRODUITS A RECOUVRER	**0**	**0**

0

BANQUE DES ETATS
DE L'AFRIQUE CENTRALE

BILAN
(en millions de francs CFA)
au 31/12/2024

ETAT H

Nom et pays de l'établissement déclarant : **MOBILE COMMERCE CONGO S.A.**

TABLEAU DE CONCORDANCE AVEC LA SITUATION MENSUELLE DETAILLEE	ACTIF		31/12/2024	Code BEAC	31/12/2023
A 102 + A 105	IMMOBILISATIONS		2 042	*101*	2 012
A 109	TITRES DE PARTICIPATIONS ET TITRES IMMOBILISES		0	*102*	0
A 113	OPERATIONS DE CREDIT BAIL		0	*103*	0
A 118		Crédits à long terme	0	*104*	0
A 119	CREDITS A LA CLIENTELE	Crédits à moyen terme	0	*105*	0
A 120		Crédits à court terme	0	*106*	0
A 121 (montant net) + A 125 + A 126	COMPTES DEBITEURS DE LA CLIENTELE		0	*107*	0
A 201	CHEQUES ET EFFETS A RECOUVRER		0	*108*	0
A 137 + A 140	TITRES DE PLACEMENTS, VALEURS RECUES EN PENSION		0	*109*	0
	OU ACHETEES FERME		0		0
A 210 + A 217	AUTRES OPERATIONS INTERBANCAIRES	à terme	0	*110*	0
A 224 + A 231 + A 232	ET DE TRESORERIE	à vue	8 899	*111*	8 542
A 127 (sauf A 130) + A 133 +A 235	COMPTES DE REGULARISATION ET DIVERS		1 371	*112*	319
+A 237 + A 238			0		0
A 130	ACTIONNAIRES OU ASSOCIES		0	*113*	0
A 236	REPORT A NOUVEAU		0	*114*	0
	PERTE DE L'EXERCICE		0	*115*	0
	TOTAL		**12 311**	*117*	**10 873**

TABLEAU DE CONCORDANCE AVEC LA SITUATION MENSUELLE DETAILLEE	PASSIF		31/12/2024	Code BEAC	31/12/2023
A 302	CAPITAL		500	*118*	500
A 303 + A 306 + A 317	RESERVES, REPORT A NOUVEAU PROVISIONS POUR		-188	*119*	-375
	RISQUES GENERAUX		0		0
A 314	ACTIONNAIRES, COMPTES BLOQUES A PLUS D'UN AN		0	*120*	0
A 310 + A 311	EMPRUNTS PARTICIPATIFS ET OBLIGATAIRES		0	*121*	0
A 307 + A 313 + A 315	AUTRES RESSOURCES PERMANENTES		0	*122*	0
A 320	BONS DE CAISSE		0	*123*	0
A 334 + A 344	COMPTES CREDITEURS	à terme	0	*124*	0
	DE LA CLIENTELE	à vue	8 620	*125*	8 233
A 331	COMPTES D'EPARGNE		0	*126*	0
A 419	COMPTES EXIGIBLES APRES ENCAISSEMENT		0	*127*	0
A 410	VALEURS DONNES EN PENSION OU VENDUES FERMES		0	*128*	0
A 423 + A 429	BANQUES ET ETABLISSEMENTS	à terme	0	*129*	0
A 436	FINANCIERS	à vue	377	*130*	218
A 318 +A 401 + A 406 +A 443	COMPTES DE REGULARISATION ET DIVERS.		2 348	*131*	2 110
+A 444+A 445			0		0
	BENEFICE DE L'EXERCICE		654	*132*	187
	TOTAL		**12 311**	*134*	**10 873**

A 509	CAUTIONS AVALS AUTRES GARANTIES EN FAVEUR	0		0
	DES INTERMEDIAIRES FINANCIERS	0	*135*	0
A 515 + A 516	CAUTIONS AVALS AUTRES GARANTIES RECUES	0	*136*	0
	DES INTERMEDIAIRES FINANCIERS	0		0
A 502 + A 503 + A 506	CAUTIONS AVALS AUTRES GARANTIES EN FAVEUR	0	*137*	0
	DE LA CLIENTELE	0		0
A 518 (sauf A 523)	EFFETS DEPOSES EN GARANTIE D'OPERATIONS DE	0	*138*	0
	REFINANCEMENT	0		0

Certifié conforme Brazzaville, le …

Certifié conforme Brazzaville, le ..

Le Commissaire aux Comptes

Directeur Financier

Deloitte Touche Tohmatsu

BANQUE DES ETATS
DE L'AFRIQUE CENTRALE

COMPTES DE RESULTATS
(en millions de francs CFA)
au 31/12/2024

ETAT G

Nom et pays de l'établissement déclarant : **MOBILE COMMERCE CONGO S.A.**

31/12/2023

Concordance avec le Plan Comptable	CREDIT	2024 31 Decembre	*Code BEAC*	2023 31 Decembre
	PRODUITS D'EXPLOITATION BANCAIRE	**8 105**	***201***	**4 054**
	Produits des opérations de trésorerie et opérations interbancaires	**0**	*202*	**0**
703+704	Intérêts des prêts et comptes à terme	0	*203*	0
705	Inérêts des comptes à vue	0	*204*	0
701+702	Intérêts des valeurs reçues en pension ou achetées fermes et MM	0	*205*	0
706	Autres produits	0	*206*	0
	Produits des opérations avec la clientèle	**8 104**	*207*	**4 054**
711	Intérêts des crédits à long terme	0	*208*	0
712	Intérêts des crédits à moyen terme	0	*209*	0
713	Intérêts des crédits à court terme	0	*210*	0
714	Intérêts sur comptes débiteurs	0	*211*	0
716 à 719	Autres produits.	8 104	*212*	4 054
715	**Produits des opérations de crédit-bail**		*213*	
	Produits des opérations diverses	**1**	*214*	**0**
721+722	Produits sur chèques et effets	0	*215*	0
725+726	Produits sur titres	0	*216*	0
723	Produits des opérations de change	1	*214*	0
720+24+27à29	Produits des opérations diverses	0	*218*	0
720	commission de tenue de compte	0		0
724	engagements par signature	0		0
727+729	refacturations et autres	0		0
73	**Intérêts et dividendes sur immobilisations financières**	**0**	***219***	**0**
	PRODUITS ACCESSOIRES	**455**	*220*	**119**
742	Revenus des immeubles	0	*221*	0
76	Subventions d'exploitation et d'équilibre	0	*222*	0
741	jetons de présence	0		0
743 à 749	Autres produits..	455	*223*	119
	REPRISES DE PROVISIONS ET AMORTISSEMENTS	**0**	*224*	**0**
78	**Reprises d'amortissments**	0	***225***	0
	Reprises de provisions d'exploitation devenues disponibles	0	***226***	0
7915	Reprises de provisions des créances sur les intermédiaires financiers	0	*227*	0
7913	Reprises de provisions des créances sur la clientèle	0	*228*	0
7911+12+14	Autres reprises de provisions	0	*229*	0
7911+12				
7914				
	AUTRES PRODUITS	**3**	***230***	**0**
792	Rentrées sur céances amorties	0	*231*	0
774+775	Reprises de provisions d'exploitation utilisées	0	*232*	0
771à773+777à779	Produits exceptionnels et produits sur exercices antérieurs		*233*	0
7761	Plus-values sur réalisations de titres	0	*234*	0
7762	Plus-values sur réalisations d'immobilisations	3	*235*	0
87	**PERTES DE L'EXERCICE**		***236***	
Directeur Financier				
	TOTAL DU CREDIT	**8 562**	***237***	**4 173**

BANQUE DES ETATS
DE L'AFRIQUE CENTRALE

COMPTES DE RESULTATS
(en millions de francs CFA)
au 31/12/2024

ETAT G

Nom et pays de l'établissement déclarant : **MOBILE COMMERCE CONGO S.A.**

Concordance avec le Plan Comptable	**DEBIT**	**2024 31 Decembre**	***Code BEAC***	**2023 31 Decembre**
	CHARGES D'EXPLOITATION BANCAIRE	**5 400**	***101***	**2 712**
	Charges sur opérations de trésorerie et opérations interbancaires	**0**	*102*	**-**
601+602	Intérêts et commissions des opérations de refinancement	0	*103*	-
603	Intérêts et commissions des emprunts et comptes à terme	0	*104*	-
604à606	Intérêts et commissions des comptes ordinaires	0	*105*	-
	Charges sur opérations avec la clientèle	**0**	*106*	**-**
6111+6112	Intérêts des bons de caisse	0	*107*	-
612	Intérêts des comptes à terme	0	*108*	-
614	Intérêts des comptes à vue	0	*109*	-
613	Intérêts des comptes d'épargne	0	*110*	-
6113 à 6115 + 619	Intérêts des autres comptes de la clientèle	0	*111*	-
615 + 616	**Charges sur opérations de crédit-bail**		*112*	
68	Dotations aux amortissements	0	*113*	-
691	Dotations aux provisions pour dépréciation	0	*114*	-
	Charges sur opérations diverses	**5 400**	*115*	**2 712**
621	Commissions sur chèques et effets	0	*116*	-
622	Commissions et frais sur titres	0	*117*	-
623	Pertes, commissions et frais sur opérations opérations de change	16	*118*	-
624 + 625	Charges diverses	5 383	*119*	2 712
	Intérêts sur ressources permanentes	**0**	***120***	**-**
6311+6312	Intérêts et primes sur emprunts obligataires	0	*121*	-
6313+6314	Intérêts et primes sur emprunts subordonnés	0	*122*	-
6315 à 6317	Intérêts sur autres ressources permanentes	0	*123*	-
632	Commissions	0		-
	CHARGES DE PERSONNEL	**515**	*124*	**360**
651 à 654	Rémunérations	491	*125*	341
655 à 659	Charges sociales et diverses	24	*126*	19
66	**IMPOTS ET TAXES**	**96**	*127*	**230**
641 à 645	**CHARGES GENERALES D'EXPLOITATION**	**829**	***128***	**314**
	DOTATIONS DE L'EXERCICE AUX COMPTES D'AMORTISSEMENT ET PROVISIONS	**739**	***129***	**370**
68	**Dotations aux amortissements**	735	*130*	369
6922	**Créances irrécouvrables non couvertes par des provisions**		*131*	
	Dotations aux provisions	**4**	***132***	**1**
6915	Provisions pour dépréciation des créances sur les intermédiaires financiers	0	***133***	-
6913	Provisions pour dépréciation des créances sur la clientèle	0	***134***	-
Directeur Financier	Autres provisions	4	***135***	1
	AUTRES CHARGES	**20**	***136***	**-**
6921	Créances irrécouvrables couvertes par des provisions	0	*137*	-
679	Pertes exceptionnelles	0		-
671 à 673	Charges exceptionnelles et sur exercices antérieurs	20	*138*	-
6761	Moins-values sur réalisations de titres	0	*139*	-
841-842-843	Moins-values sur réalisations d'immobilisations	0	*140*	-
86	**IMPOT SUR LE RESULTAT**	**309**	*141*	**1**
87	**BENEFICE DE L'EXERCICE**	**654**	***142***	**187**
	TOTAL DU DEBIT	**8 562**	***143***	**4 173**

Deloitte Touche Tohmatsu
Immeuble LBS (ex-GML), 9ème étage
BP 4660
Libreville
Gabon
NIF : 793742 T
Tel: +241 (0)11 77 21 43 – (0)11 77 21 42
Fax: +241 (0)11 74 41 92 – (0)11 76 08 27
www.deloitte.com

MOBILE COMMERCE CONGO S.A.

(MCC)

Public Limited Company

3rd floor, Immeuble Monte-Cristo - La Gare

Brazzaville

Republic of Congo

STATUTORY AUDITOR'S REPORT ON THE ANNUAL FINANCIAL STATEMENTS

For the year ended December 31, 2024

Deloitte Touche Tohmatsu
Immeuble LBS (ex-GML), 9ème étage
BP 4660
Libreville
Gabon
NIF : 793742 T
Tel: +241 (0)11 77 21 43 – (0)11 77 21 42
Fax: +241 (0)11 74 41 92 – (0)11 76 08 27
www.deloitte.com

Deloitte.

MOBILE COMMERCE CONGO SA

(MCC)

Public Limited Company

3rd floor, Immeuble Monte-Cristo - La Gare

Brazzaville

Republic of Congo

STATUTORY AUDITOR'S REPORT ON THE ANNUAL FINANCIAL STATEMENTS

For the year ended 31 December 2024

To the sole shareholder of MOBILE COMMERCE CONGO S.A.,

Pursuant to the mandate given to us by the general assembly of shareholders, we hereby report on the following for the year ended December 31, 2024:

- the audit of annual financial statements of Mobile Commerce Congo S.A., attached to this report which include the balance sheet showing a net position of FCFA 967 million, including a net profit for the year of FCFA 654 million, off-balance sheet commitments and the cash flow statement, as well as a summary of significant accounting policies and other explanatory information contained in the notes;

- the specific verifications required by law and other information.

The financial statements of your company were approved by the Board of Directors on 25 April 2025, based on the information available on that date.

Deloitte.

I. AUDIT OF ANNUAL FINANCIAL STATEMENTS

1.1. Opinion

We have audited the annual financial statements of Mobile Commerce Congo S.A, which comprise the balance sheet as at 31 December 2024, the income statement, off-balance sheet commitments, the notes to the financial statements, the summary of the main accounting policies, and other complementary information related to the financial statements.

In our opinion, the accompanying annual financial statements are regular and sincere, and present fairly in all material respects the results of operations for the past year, as well as the financial position and ownership of the company for the year then ended, in accordance with the relevant COBAC directives, provisions and general principles of the accounting standards for credit institutions in the Republic of Congo.

1.2 Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (<<ISA>>) in compliance with Regulation Nº01/2017/CM/OHADA on the harmonization of the practices of accounting and auditing professionals. Our responsibilities under those standards are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report.

We are independent of the Company in accordance with the Code of Ethics for Professional Accountants and audit published by Regulation Nº01/2017/CM/OHADA referred to above, together with the independence requirements governing the statutory auditor, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

1.3 Responsibilities of the Board of Directors regarding the financial statements

The annual financial statements were prepared by management and approved by the Board of Directors on 25 April 2025.

The Board of Directors is responsible for the preparation and fair presentation of the financial statements in accordance with the relevant COBAC directives, provisions and general principles of the accounting standards for credit institutions in the Republic of Congo, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the annual financial statements, it is management's responsibility to assess the credit institution's ability to continue as a going concern, to provide going concern disclosures where appropriate, and to apply the going concern basis of accounting, unless management intends to liquidate the credit institution or cease its operations, or there is no realistic alternative available to it. alternative solution.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

1.4 Auditor's responsibilities for the audit of the annual financial statements

Our objectives are to obtain reasonable assurance about whether the annual financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with <<ISA>> will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to 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 detailed in Appendix 1 of this report.

II. OTHER INFORMATION AND SPECIFIC VERIFICATIONS REQUIRED BY LAW

The responsibility for other information falls on the Board of Directors. Other information relates to information contained in the management report and other documents provided to the sole shareholder on the financial position and the annual financial statements.

Our opinion on the annual financial statements do not extend to other information and we do not provide any form of assurance whatsoever on this information.

As part of our mandate as statutory auditors, it is our responsibility to perform specific verifications required by law and in so doing:

- verify the sincerity and coherence of information provided in the management report and other documents provided to the shareholders with that in the annual financial statements. It is also our responsibility to verify, considering their importance, that certain legal obligations and requirements are respected;

- furthermore, it is our responsibility to read all other information and consequently, to determine if they are materially different from the annual financial statements or information we obtained during our audit, or whether the other information contains a material discrepancy.

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

We have no matters to report regarding the fair presentation and the conformity with the annual financial statements of the information given in the report of the Board of Directors, and in the other documents presented to the General Meeting with respect to the financial position and the annual financial statements for the year ended 31 December 2024.

Done in Brazzaville, 20 May 2025

The Statutory Auditor

Deloitte Touche Tohmatsu

Yves Parfait NGUEMA
Partner
CEMAC Registered Chartered Accountant

Deloitte.

APPENDIX 1 ON THE RESPONSIBILITIES OF THE STATUTORY AUDITOR FOR THE AUDIT OF FINANCIAL STATEMENTS

This appendix is an integral part of the auditor's report.
As part of our procedures, we comply with:

- the requirements of International Standards on Auditing (<<ISA>>) and
- the specific obligations stated by the OHADA Uniform Act relating to the Law of Commercial Companies and Economic Interest Group (EIG).

In more detail,

- We comply with the ethical rules relating to the audit of annual financial statements presented in the Code of Ethics of Professional Accountants of the International Ethics Standards Board for Accountants (the IESBA Code) and the independence rules governing the statutory auditor;
- We maintain professional skepticism, which involves assessing evidence contradicting other evidence obtained, information questioning the reliability of documents and responses to information requested to be used as evidence, situations that may reveal possible fraud, and circumstances that suggest the need to perform audit procedures in addition to those required by the ISA;
- We exercise professional judgment throughout the audit, in particular in making decisions about materiality and audit risk, the nature, timing and extent of audit procedures to be performed to satisfy the requirements of the ISA and to obtain audit evidence, and to determine whether sufficient and appropriate audit evidence has been obtained, and whether further work is required to achieve the objectives of the ISAs and, accordingly, the auditor's overall objectives, the assessment of management's judgments related to the applicable financial reporting framework, the basis for conclusions drawn from the audit evidence obtained, such as the assessment of the reasonableness of assessments made by management in preparing the financial statements;
- We prepare throughout the audit procedures that provides sufficient and appropriate evidence of the work performed, the basis for our audit report and evidence that the audit was planned and performed in accordance with ISAs and in compliance with applicable legislative and regulatory requirements;
- We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- We obtain audit evidence that is sufficient and appropriate, regarding compliance with the provisions of laws and regulations that are expected to have a direct effect on the determination of the material amounts recorded and the information provided in the financial statements, perform specific audit procedures to identify non-compliance matters with other laws and regulations that may have a material effect on the financial statements, and provide an appropriate response to cases or suspected cases of non-compliance with laws and regulations identified during the audit;
- We obtain an understanding of the company's internal control in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. When significant deficiencies are identified, we communicate them to management, if necessary, to the Board of Directors;
- We assess the impact of identified misstatements on the audit and the impact of uncorrected misstatements on the financial statements, if any. We communicate them to the appropriate level of management, unless prohibited by law or regulation;
- We evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- We evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation;
- We identify relationships and transactions with related parties, whether or not the applicable financial reporting framework published related rules, in order to identify fraud risk factors, if any, arising from relationships and transactions with related parties that are relevant to the identification and assessment of the risks of material misstatement due to fraud, and conclude, based on the audit evidence obtained, whether the financial statements, although affected by such relationships and transactions, are fairly presented or are not misleading. In addition, when the applicable financial reporting framework contains rules relating to related parties, we obtain sufficient and appropriate audit evidence to determine whether the relationships and transactions with related parties have been properly identified and accounted for in the financial statements and whether relevant related information has been disclosed;

- We obtain audit evidence that is sufficient and appropriate, regarding events occurring between the date of the financial statements and the date of our report that require adjustment or disclosure in

the financial statements have been appropriately addressed in the financial statements in accordance with applicable accounting standards;

- We conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report;
- We obtain written representations from the Management and, where applicable, from the Board of Directors, confirming that they consider that they have fulfilled their responsibilities with respect to the preparation of the financial statements and the completeness of the information provided to us. In addition, we corroborate other audit evidence related to the financial statements or specific related assertions through these written representations if considered necessary or if required by other ISA;
- We ensure, throughout the audit, that equality between shareholders is respected, in particular that all shares of the same category benefit from the same rights;
- We must report to the next General Meeting any irregularities and inaccuracies identified during the audit. In addition, we must report to the Public Prosecutor's Office any criminal acts of which we became aware during the audit, without our liability being engaged by this disclosure;
- We are bound by the obligation of professional secrecy with respect to facts, acts and information of which we have become aware.

INCOME STATEMENT - INCOME (MOBILE COMMERCE CONGO SA)		
Item description	**31/12/2024**	**31/12/2023**
BANKING OPERATING INCOME	**8,104,503,157**	**4,054,190,825**
Income from treasury and interbank operations	**-**	**-**
Interest on money market transactions	-	-
Interest on other securities received under repurchase agreements	-	-
Interest on loans and time deposits	-	-
Interest on overnight loans	-	-
Interest on current accounts 1	-	-
Commissions on treasury and interbank transactions	-	-
Customer Transaction income	**8,103,721,373**	**4,054,315,197**
Interest on long-term loans	-	-
Interest on medium-term loans	-	-
Interest on short-term loans	-	-
Interest on accounts receivable	-	-
Commissions on customer transactions	8,103,721,373	4,054,315,197
Other income	-	-
Income from leasing and operating rental transactions		
Income from miscellaneous operations	**781,784**	**- 124,372**
Account Maintenance Fees	-	-
Commissions on cheques and bills	-	-
Commissions on foreign exchange transactions	-	-
Gains on foreign exchange transactions	781,784	- 124,372
Commissions on commitments per signature	-	-
Gains on Securities	-	-
Income on other operations	-	-
Income from securities portfolio and compulsory loans	**-**	**-**
Income from the participation portfolio	-	-
Income from loans and securities with compulsory subscription	-	-
Investment portfolio income	-	-
Transaction Portfolio Revenue	-	-
NET BANKING INCOME (debit balance)	**2,704,891,883**	**1,342,018,493**
NET BANKING INCOME (credit balance)	2,704,891,883	1,342,018,493
Accessory products	**454,752,891**	**119,255,716**
Merchandise Sales	-	-
Income from movable and immovable property	-	-
Re-invoicing of miscellaneous expenses	-	-
Other accessory products	454,752,891	119,255,716
TOTAL OPERATING INCOME (debit balance)		
TOTAL OPERATING INCOME (credit balance)	2,330,759,426	1,147,604,719
Depreciation reversals	-	-
GROSS OPERATING RESULT (debit balance)	**-**	**-**
GROSS OPERATING RESULT (credit balance)	984,857,386	188,797,716
Reversals of provisions	41,000	-
Reversals of provisions for depreciation of customer accounts	-	-
Reversals of provisions for depreciation of cash accounts	-	-
Reversals of other provisions	41,000	-
Returns on abandoned debts	-	-
CURRENT RESULT (debit balance)	**-**	**-**
Operating and balancing subsidies	-	-
Exceptional income or from previous years	-	-
Capital gains on asset sales	2,943,650	-
EXCEPTIONAL RESULT (debit balance)	**-**	**-**
CURRENT RESULT (credit balance)	983,974,349	187,823,016
EXCEPTIONAL RESULT (credit balance)		
PROFIT BEFORE INCOME TAX (debit balance)		
PROFIT BEFORE INCOME TAX (credit balance)	983,974,349	187,823,016
LOSS OF THE YEAR (debit balance)	**-**	**-**

INCOME STATEMENT - EXPENSES (MOBILE COMMERCE CONGO SA)		
Item description	**31/12/2024**	**31/12/2023**
BANKING OPERATING EXPENSES	**5,399,611,274**	**2,712,172,332**
Expenses on treasury and interbank transactions....	**-**	**-**
Interest on money market transactions	-	-
Interest on other securities received under repurchase agreements	-	-
Interest on loans and time deposits	-	-
Interest on overnight loans	-	-
Interest on current accounts 1	-	-
Commissions on treasury and interbank transactions	-	-
Expenses on customer transactions	**-**	**-**
Interest on savings bonds	-	-
Interest on other special deposits	-	-
Interest on term deposits	-	-
Interest on passbook accounts	-	-
Interest on other current accounts	-	-
Interest on other customer accounts	-	-
Expenses on leasing and operating rental transactions	**-**	**-**
Expenses on miscellaneous banking transactions	**5,399,611,274**	**2,712,172,332**
Cheque and bill fees and commissions	-	-
Commissions and fees on securities	-	-
Commissions and fees on foreign exchange transactions	-	-
Losses on foreign exchange transactions	16,292,206	-
Commissions on signature commitments	-	-
Other banking fees and commissions	5,383,319,068	2,712,172,332
Losses on trading securities	-	-
Expenses on permanent resources	**-**	**-**
Interest and commissions on bond loans	-	-
Interest and commissions on participatory loans	-	-
Interest and commissions on subordinated debt	-	-
Interest on shareholders' blocked accounts	-	-
Interest on other permanent resources	-	-
Commissions on permanent resources	-	-
NET BANK INCOME(credit balance)	**2,704,891,883**	**1,342,018,493**
NET BANK INCOME (debit balance)		
Inventories sold and purchases of goods	-	-
General exploitation expenses	**828,885,348**	**313,669,490**
Technical support fees	191,991,624	91,277,368
Inspection fees	-	-
Staff training costs	-	-
Other operating expenses	636,893,724	222,392,122
GLOBAL OPERATING INCOME (credit balance)	**2,330,759,426**	**1,147,604,719**
GLOBAL OPERATING INCOME (debit balance)		
Staff costs	**514,539,986**	**360,296,292**
Remuneration	491,009,580	341,335,753
Social and miscellaneous charges	23,530,406	18,960,539
Dues and taxes	96,394,710	229,592,377
Depreciation and amortization	734,967,343	368,918,334
GROSS OPERATING RESULT (credit balance)	**984,857,386**	**188,797,716**
GROSS OPERATING RESULT (debit balance)		
Provisions for depreciation of customer accounts	-	-
Provisions for depreciation of cash accounts	-	-
Other provisions	3,867,687	974,700
Bad debt losses	**-**	**-**
Bad debts covered by provisions	-	-
Bad debts not covered by provisions	-	-
CURRENT RESULT (credit balance)	**983,974,349**	**187,823,016**
Exceptional items and prior-year charges	-	-
Capital losses on asset disposals	-	-
EXCEPTIONAL RESULT (credit balance)	**-**	**-**
CURRENT RESULT (debit balance)	-	-
EXCEPTIONAL RESULT (debit balance)	-	-
PROFIT BEFORE INCOME TAX (credit balance)	**983,974,349**	**187,823,016**
PROFIT BEFORE INCOME TAX (debit balance)		
INCOME TAX	329,753,410	500,000
PROFIT FOR THE YEAR (Credit balance)	**654,220,940**	**187,323,016**

ASSETS MOBILE COMMERCE CONGO SA	31/12/2024			31/12/2023
	Gross values	Prov & Dep	Net Values	Net Values
Fixed assets	**3,135,015,559**	**1,103,885,677**	**2,031,129,882**	**2,001,809,590**
Intangible assets	231,318,312	122,868,121	108,450,192	107,833,496
Land in banking operation	0	0	0	0
Land acquired under guarantee	0	0	0	0
Buildings in banking operation	0	0	0	0
Buildings acquired under guarantee	0	0	0	0
Operating assets	0	0	0	0
			0	0
			0	0
			0	0
			0	0
Rental assets	0	0	0	0
Fixed assets in leasing	0	0	0	0
Fixed assets acquired as guarantee	0	0	0	0
Other tangible assets	2,903,697,247	981,017,556	1,922,679,690	1,893,976,095
Intangible assets in progress	0	0	0	0
Investments in progress	0	0	0	0
Advances and deposits	0	0	0	0
	0			
	0			
Fixed assets	**10,500,000**	**0**	**10,500,000**	**10,500,000**
Deposits and guarantees	10,500,000		10,500,000	10,500,000
Equity securities	0		0	0
Securitized debt investment securities	0		0	0
Loans and securities with compulsory subscriptio	0		0	0
			0	0
Customer commitments	**0**	**0**	**0**	**0**
Long term	0		0	0
Middle term	0		0	0
Short term	0		0	0
Current accounts receivable	0		0	0
Other amounts due from customers	0		0	0
Unpaid and frozen receivables	0		0	0
Doubtful receivables with government guarantee	0		0	0
Doubtful debts with collateral	0		0	0
Doubtful debts without collateral	0		0	0
Doubtful receivables under finance leases	0		0	0
Non-allocated assets	0		0	0
Related receivables	0	0	0	0
Securities in collection				
Achievable in the short term	**1,375,881,098**	**4,801,387**	**1,371,079,711**	**318,566,108**
Suppliers	0		0	0
Personnel	7,371,515	0	7,371,515	269,790
State	36,706,543		36,706,543	34,418,843
regularisation account	31,085,618		31,085,618	2,492,852
Liaison accounts	**0**		**0**	**0**
Currency adjustment accounts	0		**0**	**0**
Sundry debtors	1,300,717,423	4,801,387	1,295,916,036	281,384,623
Overdue receivables	0		0	0
Treasury	**8,898,524,183**	**0**	**8,898,524,183**	**8,542,463,677**
Investment securities	0		0	0
Central bank	0		0	0
Money Market	0		0	0
Other values received in repo	0		0	0
	0		0	0
Banks, sight 1	8,898,524,183	0	8,898,524,183	8,542,463,677
Banks, term loans	0		0	0
Banks, sight loans	0		0	0
Fixed assets	0		0	0
Cash	0		0	0
Other assets	0		0	0
Related receivables	0		0	0
Total Assets	**13,419,920,840**	**1,108,687,064**	**12,311,233,776**	**10,873,339,375**

LIABILITIES MOBILE COMMERCE CONGO SA	31/12/2024	31/12/2023
Net position	**966,639,787**	**312,418,847**
capital	500,000,000	500,000,000
reserves	0	0
Appropriation fund	0	0
Provision for general banking risks	0	0
Special and regulated provisions	0	0
Mutual guarantee funds	0	0
Subordinated debt and blocked accounts	0	0
Retained earnings CT	-187,581,153	-374,904,169
Retained earnings DT	0	0
Net income for the year	**654,220,940**	**187,323,016**
Prior-year tax credit	0	0
Shareholders unpaid called-up capital	0	0
Provision for risks and expenses	0	0
Provision for non-collection of lease payments	0	0
Long- and medium-term debt	**0**	**0**
Long-term borrowings	0	0
Medium-term borrowings	0	0
Accrued liabilities 1	0	0
Customer Deposits	**8,619,904,101**	**8,232,740,823**
special regime	0	0
term deposits	0	0
sight deposit	0	0
other accounts payable	8,619,904,101	8,232,740,823
Related liabilities	0	0
Collection accounts		
Third parties accounts	**2,347,523,122**	**2,109,829,593**
Supplier2	571,572,741	651,871,633
Personnel	1,532,664	3
State"	525,184,900	83,336,325
regularisation account	0	0
Liaison Accounts	0	0
Currency adjustment accounts	0	0
Sundry creditors	1,249,232,817	1,374,621,632
Shareholders	0	0
Treasury	**377,166,766**	**218,350,111**
Banks, term	0	0
Banks, sight	377,166,766	218,350,111
Related liabilities 2	0	0
Total liabilities	**12,311,233,776**	**10,873,339,375**

		31/12/2024	31/12/2023
COMMITMENTS ON BEHALF OF CORRESPONDENTS			
Refinancing agreement			
Guarantees and endorsements			
Confirmation of documentary credit			
Acceptances payable			
Other guarantees			
Counter-guarantees in favor of correspondents			
COMMITMENTS ON CUSTOMER ORDERS			
Acceptances payable			
Confirmed documentary credits			
Other confirmed credit lines			
Sureties and endorsements			
Repayment guarantees			
Other guarantees			
LEASING COMMITMENTS			
CURRENCY TRANSACTIONS			
Foreign exchange spot transactions			
Foreign exchange forward transactions			
FCFA purchased forward receivable			
Forward currency purchases, receivable			
Foreign currency loans and borrowings			
Premiums/discounts payable			
Currency adjustment account			
OTHER COMMITMENTS			
Money market liabilities			
Securities transactions			
DOUBTFUL COMMITMENTS			
from correspondents			
from customers			
ACCRUED INCOME			

	31/12/2024	31/12/2023
COMMITMENTS RECEIVED FROM CORRESPONDENTS		
Refinancing agreements received		
Counter-guarantees received from correspondents		
on loans to financial institutions		
on cash credits		
on acceptances and confirmed credits		
on other signature commitments		
on portfolio securities		
Securities managed on behalf of correspondents		
Other commitments		
COMMITMENTS RECEIVED FROM CUSTOMERS		
Mortgages received		
Pledges of subordinated loans and deposits		
as collateral for cash credits		
to guarantee acceptances and confirmed credits		
as collateral for other signature commitments		
as collateral for multiple commitments		
Pledges		
Guarantees and sureties received		
Securities managed on behalf of customers		
Other guarantees received		
LEASING COMMITMENTS		
FOREIGN CURRENCY TRANSACTIONS		
Spot foreign exchange transactions		
Forward foreign exchange transactions		
FCFA sold forward for delivery		
Foreign currencies sold forward for delivery		
Foreign currency loans and borrowings		
Premiums/discounts receivable		
Currency adjustment account		
OTHER COMMITMENTS		
Securities transactions		
Commitments received from government and specialized bodies		
DOUBTABLE COMMITMENTS		
received from correspondents		
received from customers		
ACCRUED INCOME		

	31/12/2024	31/12/2023
COMMITMENTS ON BEHALF OF CORRESPONDENTS	**0**	**0**
Refinancing agreement		
Guarantees and endorsements		
Confirmation of documentary credit		
Acceptances payable		
Other guarantees		
Counter-guarantees in favor of correspondents		
COMMITMENTS ON CUSTOMER ORDERS	**0**	**0**
Acceptances payable		
Confirmed documentary credits		
Other confirmed credit lines		
Sureties and endorsements		
Repayment guarantees		
Other guarantees		
LEASING COMMITMENTS		
FOREIGN CURRENCY TRANSACTIONS	**0**	**0**
Spot foreign exchange transactions	0	0
Forward foreign exchange transactions	0	0
FCFA purchased forward receivable	*0*	*0*
Forward currency purchases, receivable	*0*	*0*
Foreign currency loans and borrowings	0	0
Premiums/discounts payable	0	0
Currency adjustment account	0	0
OTHER COMMITMENTS	**0**	**0**
Money market liabilities		
Securities transactions		
DOUBTFUL COMMITMENTS	**0**	**0**
from correspondents		
from customers		
ACCRUED INCOME		

	31/12/2024	31/12/2023
COMMITMENTS RECEIVED FROM CORRESPONDENT	**0**	**0**
Refinancing agreements received	0	0
Counter-guarantees received from correspondents		
on loans to financial institutions		
on cash credits		
on acceptances and confirmed credits		
on other signature commitments		
on portfolio securities		
Securities managed on behalf of correspondents		
Other commitments		
COMMITMENTS RECEIVED FROM CUSTOMERS	**0**	**0**
Mortgages received		
Pledges of subordinated loans and deposits		
as collateral for cash credits		
to guarantee acceptances and confirmed credits		
as collateral for other signature commitments		
as collateral for multiple commitments		
Pledges		
Guarantees and sureties received		
Securities managed on behalf of customers		
Other guarantees received		
LEASING COMMITMENTS		
FOREIGN CURRENCY TRANSACTIONS	**0**	**0**
Spot foreign exchange transactions	0	0
Forward foreign exchange transactions	0	0
FCFA sold forward for delivery	*0*	*0*
Foreign currencies sold forward for delivery	*0*	*0*
Foreign currency loans and borrowings	0	0
Premiums/discounts receivable	0	0
Currency adjustment account	0	0
OTHER COMMITMENTS	**0**	**0**
Securities transactions		
Commitments received from government and specialized bodies		
DOUBTFUL COMMITMENTS	**0**	**0**
received from correspondents		
received from customers		
ACCRUED INCOME	**0**	**0**

BANK OF CENTRAL AFRICAN STATES

BALANCE SHEET
(in millions of CFA francs)
as at 31/12/2024

STATEMENT H

Name and country of the reporting establishment: **MOBILE COMMERCE CONGO S.A.**

CONCORDANCE TABLE WITH DETAILED MONTHLY SITUATION	ASSETS		31/12/2024	Code BEAC	31/12/2023
A 102 + A 105	FIXED ASSETS		2,042	*101*	2,012
A 109	EQUITY HOLDINGS AND LONG-TERM INVESTMENTS		0	*102*	0
TO 113	LEASING OPERATIONS		0	*103*	0
A 118		Long-term loans	0	*104*	0
A 119	CUSTOMER LOANS	Medium-term loans	0	*105*	0
A 120		Short-term loans	0	*106*	0
A 121 (montant net) + A 125 + A 126	ACCOUNTS RECEIVABLE FROM CUSTOMERS		0	*107*	0
A 201	CHEQUES AND NOTES TO BE RECOVERED		0	*108*	0
A 137 + A 140	INVESTMENT SECURITIES, SECURITIES RECEIVED UNDER REPURC		0	*109*	0
	OR BOUGHT FIRM		0		0
A 210 + A 217	OTHER INTERBANK TRANSACTIONS	eventually	0	*110*	0
A 224 + A 231 + A 232	AND CASH FLOW	sight	8,899	*111*	8,542
A 127 (sauf A 130) + A 133 +A 235	DEFERRED INCOME AND OTHER ACCOUNTS		1,371	*112*	319
+A 237 + A 238			0		0
A 130	SHAREHOLDERS OR PARTNERS		0	*113*	0
A 236	RETAINED EARNINGS		0	*114*	0
	LOSS FOR THE FINANCIAL YEAR		0	*115*	0
			0		
	TOTAL		**12,311**	*117*	**10,873**

CONCORDANCE TABLE WITH THE DETAILED MONTHLY SITUATION	LIABILITIES		31/12/2024	Code BEAC	31/12/2023
A 302	CAPITAL		500	*118*	500
A 303 + A 306 + A 317	RESERVES, RETAINED EARNINGS PROVISIONS FOR		-188	*119*	-375
	GENERAL RISKS		0		0
A 314	SHAREHOLDERS, ACCOUNTS BLOCKED FOR MORE THAN A YEAR		0	*120*	0
A 310 + A 311	PARTICIPATING LOANS AND BONDS		0	*121*	0
A 307 + A 313 + A 315	OTHER PERMANENT RESOURCES		0	*122*	0
A 320	CASH VOUCHERS		0	*123*	0
A 334 + A 344	ACCOUNTS PAYABLE	eventually	0	*124*	0
	OF CUSTOMERS	sight	8,620	*125*	8,233
A 331	SAVINGS ACCOUNTS		0	*126*	0
A 419	ACCOUNTS DUE AFTER CASHING		0	*127*	0
A 410	SECURITIES REPO OR OUTRIGHT SOLD		0	*128*	0
A 423 + A 429	BANKS AND INSTITUTIONS	eventually	0	*129*	0
A 436	FINANCIAL	sight	377	*130*	218
A 318 +A 401 + A 406 +A 443	DEFERRED INCOME AND MISCELLANEOUS ACCOUNTS.		2,348	*131*	2,110
+A 444+A 445			0		0
	PROFIT FOR THE YEAR		654	*132*	187
			0		
	TOTAL		**12,311**	***134***	**10,873**

TO 509	AVAL BONDS OTHER GUARANTEES IN FAVOUR OF	0		0
	FINANCIAL INTERMEDIARIES	0	*135*	0
A 515 + A 516	ENDORSEMENT BONDS OTHER GUARANTEES RECEIVED	0	*136*	0
	FINANCIAL INTERMEDIARIES	0		0
A 502 + A 503 + A 506	AVAL BONDS OTHER GUARANTEES IN FAVOUR OF	0	*137*	0
	OF CUSTOMERS	0		0
A 518 (except A 523)	SECURITIES DEPOSITED AS SECURITY FOR TRANSACTIONS	0	*138*	0
	REFINANCEMENT	0		0

Brazzaville Certified, on…….

Brazzaville Certified, on……

The Statutory Auditor

Chief Financial Officer

Deloitte Touche Tohmatsu

BANK OF CENTRAL
AFRICAN STATES

INCOME STATEMENTS
(in millions of CFA francs)
as at 31/12/2024

STATEMENT G

Name and country of the reporting institution: **MOBILE COMMERCE CONGO S.A.**

Concordance with the Accountant Plan	CREDIT	31/12/2024	*Code BEAC*	31/12/2023
	BANKING OPERATING INCOME	**8,105**	***201***	**4,054**
	Income from treasury and interbank operations	**0**	*202*	**0**
703+704	Interest on loans and term accounts	0	*203*	0
705	Interest on current accounts	0	*204*	0
701+702	Interest on securities received under repurchase agreements or bought outright and M	0	*205*	0
706	Other products	0	*206*	0
	Income from customer transactions	**8,104**	*207*	**4,054**
711	Interest on long-term loans	0	*208*	0
712	Interest on medium-term loans	0	*209*	0
713	Interest on short-term loans	0	*210*	0
714	Interest on accounts receivable	0	*211*	0
716 to 719	Other products.	8,104	*212*	4,054
715	**Revenue from leasing operations**		*213*	
	Income from miscellaneous operations	**1**	*214*	**0**
721+722	Cheque and Instrument Products	0	*215*	0
725+726	Securities products	0	*216*	0
723	Foreign exchange revenue	1	*214*	0
720+24+27 to 29	Income from miscellaneous operations	0	*218*	0
720	Account Maintenance Commission	0		0
724	Commitments by signature	0		0
727+729	rebilling and other	0		0
73	**Interest and dividends on financial assets**	**0**	***219***	**0**
	ACCESSORY PRODUCTS	**455**	*220*	**119**
742	Income from real estate	0	*221*	0
76	Operating and balancing subsidies	0	*222*	0
741	Directors' fees	0		0
743 to 749	Other products.	455	*223*	119
	REVERSALS OF PROVISIONS AND DEPRECIATION	**0**	*224*	**0**
78	**Depreciation reversals**	0	***225***	0
	Reversals of operating provisions no longer required	0	***226***	0
7915	Reversals of provisions for receivables from financial intermediaries	0	*227*	0
7913	Reversals of provisions for customer receivables	0	*228*	0
7911+12+14	Other reversals of provisions	0	*229*	0
7911+12				
7914				
	OTHER PRODUCTS	**3**	***230***	**0**
792	Receipts on amortised loans	0	*231*	0
774+775	Reversals of operating provisions used	0	*232*	0
771 to 773 + 777 to 779	Exceptional income and prior years		*233*	0
7761	Capital gains on the realisation of securities	0	*234*	0
7762	Capital gains on fixed assets	3	*235*	0
87	**LOSSES FOR THE YEAR**		***236***	
	TOTAL CREDIT	**8,562**	***237***	**4,173**

BANK OF CENTRAL AFRICAN STATES

INCOME STATEMENTS
(in millions of CFA francs)
as at 31/12/2024

STATEMENT G

Name and country of the reporting institution: MOBILE COMMERCE CONGO S.A.

Concordance with the Accountant Plan	DEBIT	31/12/2024	*Code BEAC*	31/12/2023
	BANK OPERATING EXPENSES	**5,400**	***101***	**2,712**
	Expenses on treasury and interbank operations	**0**	*102*	**0**
601+602	Interest and fees on refinancing operations	0	*103*	0
603	Interest and commissions on loans and term deposits	0	*104*	0
604 to 606	Interest and fees on ordinary accounts	0	*105*	0
	Expenses on customer transactions	**0**	*106*	**0**
6111+6112	Interest on cash certificates	0	*107*	0
612	Interest on term deposit accounts	0	*108*	0
614	Interest on current accounts	0	*109*	0
613	Interest on savings accounts	0	*110*	0
6113 to 6115 + 619	Interest on other customer accounts	0	*111*	0
615 + 616	**Expenses on leasing operations**		*112*	
68	Depreciation and amortization	0	*113*	0
691	Provisions for impairment	0	*114*	0
	Miscellaneous expenses	**5,400**	*115*	**2,712**
621	Commissions on cheques and bills	0	*116*	0
622	Commissions and Fees on Securities	0	*117*	0
623	Losses, commissions and fees on foreign exchange transactions	16	*118*	0
624 + 625	Miscellaneous expenses	5,383	*119*	2,712
	Interest on permanent resources	**0**	***120***	**0**
6311+6312	Interest and premiums on bonds	0	*121*	0
6313+6314	Interest and premiums on subordinated loans	0	*122*	0
6315 to 6317	Interest on other permanent resources	0	*123*	0
632	Commissions	0		0
	PERSONNEL EXPENSES	**515**	*124*	**360**
651 to 654	Remuneration	491	*125*	341
655 to 659	Social security contributions and miscellaneous	24	*126*	19
66	**TAXES AND DUTIES**	**96**	*127*	**230**
641 to 645	**GENERAL OPERATING EXPENSES**	**829**	***128***	**314**
	EXPENSES TO AMORTIZATION AND PROVISIONS FOR THE YEAR	**739**	***129***	**370**
68	**Depreciation and amortization**	735	*130*	369
6922	**Bad debts not covered by allowances**		*131*	
	Provisions	**4**	***132***	**1**
6915	Provisions for impairment of receivables from financial intermediaries	0	***133***	0
6913	Provisions for impairment of customer receivables	0	***134***	0
6911+6912+6914	Other provisions	4	***135***	1
	OTHER EXPENSES	**0**	***136***	**0**
6921	Bad debts covered by allowances	0	*137*	0
679	Exceptional losses	0		0
671 to 673	Exceptional expenses and expenses on previous years	0	*138*	0
6761	Capital losses on the realisation of securities	0	*139*	0
841-842-843	Capital losses on the disposal of fixed assets	0	*140*	0
86	**INCOME TAXES**	**330**	*141*	**1**
87	**PROFIT FOR THE YEAR**	**654**	***142***	**187**
	TOTAL DEBIT	**8,562**	***143***	**4,173**

CASH FLOW STATEMENT

Entity designation: **MOBILE COMMERCE CONGO SA** Year ended **DECEMBER 31, 2024**
Identification number Duration (in months) **12**

CASH FLOW STATEMENT AS AT 31 DECEMBER 2024 (in FCFA)

Item description		Note	31 DECEMBER 2024	31 DECEMBER 2023
Net cash and cash equivalents at 01 January (cash assets N-1 - cash liabilities N-1)	A		8,324,113,566	8,708,699,926
Cash flow from operating activities				
Overall Self Financing Capacity (OSFC)			**654,220,940**	**556,241,349**
- Current assets Non Ordinary Activities (1)			-	-
- Change in inventories			-	-
- Short-term achievable change			1,052,513,604	311,066,108
+ Change in customer deposits and third-party accounts			624,856,806	1,751,466,322
Change in BF related to operational activities (FB+FC+FD+FE): 1,677,370,410 2,062,532,430				-
Cash flow from operating activities (sum of FA to EF)	B		**226,564,142**	**1,996,641,564**
Cash flows from investing activities				
- Purchase of intangible fixed assets			616,696	141,318,312
- Purchase of tangible fixed assets			28,703,596	2,229,409,612
- Purchase of non-current financial assets			-	10,500,000
+ Proceeds from sale of intangible and tangible assets			-	-
+ Proceeds from sale of non-current financial assets			-	-
Cash flows from investing activities (sum FF to FJ)	C		**- 29,320,292**	**- 2,381,227,924**
Cash flow from equity financing				
+ Proceeds from issue of new shares			-	-
+ Investment grants received			-	-
- Drawings on capital			-	-
- Dividends paid			-	
Cash flow from equity (sum FK to FN)	D		**-**	**-**
Cash flows from foreign capital financing				
+ Proceeds from Loans			-	-
+ Proceeds from other borrowings			-	-
- Repayments of Loans and other borrowings			-	-
Net Cash flows from foreign capital (sum FO to FQ)	And		**-**	**-**
Net Cash flow from financing activities (D+E)	F		**-**	**-**
CHANGE IN CASH AND CASH EQUIVALENTS FOR THE PERIOD (B+C+F)	G		**197,243,851**	**- 384,586,360**
Net cash and cash equivalents at 31 December (A+ G)	H		**8,521,357,417**	**8,324,113,566**
Control: Cash assets N - Cash liabilities N =			**8,521,357,417**	**8,324,113,566**

NOTES TO STATEMENTS G&H

Entity name : **MOBILE COMMERCE CONGO SA** PERIOD **31 DECEMBER 2024**
Duration (in months) **12**

(in FCFA)

General

The G & H statements have been prepared and presented by General Management in accordance with the accounting rules and principles set out in the Chart of Accounts for Credit Institutions (PCEC) in effect since July 1998.
Mobile Commerce Congo prepares its annual financial statements in compliance with the basic accounting conventions, the qualitative characteristics of financial information, and the fundamental principles established by the PCEC.
The accounts of Mobile Commerce Congo have been prepared based on the going concern principle.

Note 1 :- Capital

Description	31/12/24	31/12/23	Variation in %
Capital	500,000,000	500,000,000	0%

As of December 31, 2024, the share capital amounts to 500 million FCFA and is composed of 50 000 ordinary shares held by AIRTEL MOBILE COMMERCE CONGO B.V.

It should be noted that a capital increase operation is underway and has been submitted to COBAC in accordance with regulations, for prior authorization before proceeding with the amendment of the articles of association and the share capital. After obtaining this authorization, the share capital will increase from 500 000 000 FCFA to 1 200 000 000 FCFA and will be recorded in the company's financial statements.

Note 2 :- Customer deposits

Description	31/12/24	31/12/23	Variation in %
Customer deposits	8,619,904,101	8,232,740,823	4.7%

This account records the equivalent value in electronic money of customer deposits in escrow accounts opened with banking institutions

Note 3 :- Treasury

Description	31/12/24	31/12/23	Variation in %
Banks, on demand 1 (Assets)	8,898,524,183	8,542,463,677	4.2%
Banks, on demand (Liabilities)	377,166,766	218,350,111	73%
Net treasury	**8,521,357,417**	**8,324,113,566**	**2.4%**

These are the balances held by the company in escrow accounts, bank accounts, electronic wallets, and cash as of December 31, 2024.
The increase in passive treasury is linked to the use of the overdraft facility with UBA Congo to cover operational expenses.

Note 4 :-Fixed assets

Description	31/12/24	31/12/23	Variation in %
Net intangible assets	108,450,192	107,833,496	1%
Other net tangible fixed assets	1,922,679,690	1,893,976,095	2%
Capitalized assets	10,500,000	10,500,000	0%
FIXED ASSETS	**2,041,629,882**	**2,012,309,590**	**1.5%**

Intangible assets mainly include the electronic money management platform and the GIMAC license.
Tangible assets mainly include computer equipment, AMB, and kiosks. Their decrease is due to the recognition of depreciation expenses.
Fixed assets values consist of deposits and guarantees related to rent.

Note 5 :- Regularisation accounts

Description	31/12/24	31/12/23	Variation in %
Prepaid expenses (Assets)	1,371,079,711	318,566,108	330%
Regularisation accounts (Liabilities)	2,347,523,122	2,109,829,593	11%

The increase in the 'regularisation accounts (assets)' item mainly corresponds to receivables owed by Airtel Congo SA to MCC for recharge sales, churn reduction, and collections as of December 31, 2024.

The 'regularisation accounts (liabilities)' item mainly corresponds to the amount of 700 million FCFA related to shareholder contributions as part of the ongoing capital increase operation pending approval by COBAC, as well as amounts payable to suppliers, commercial partners, and other creditors by MCC as of December 31, 2024.

Note 6 :- Income from operations with customers

Description	31/12/24	31/12/23	Variation in %
Income from operations with customers	8,103,721,373	4,054,315,197	100%

This concerns the revenue from transactions such as withdrawals, money transfers, merchants, recharge sales, etc.

Note 7 :- Other accessory income

Description	31/12/24	31/12/23	Variation in %
Other accessory income	454,752,891	119,255,716	281%

This account records the revenue from churn reductions and accrued interest on escrow accounts.

Note 8 :- Charges on various banking operations

Description	31/12/24	31/12/23	Variation in %
Charges on various banking operations	5,399,611,274	2,712,172,332	99%

These are the commissions on withdrawals and deposits as well as the commissions on recharges.

Note 9 :- Personnel expenses

Description	31/12/24	31/12/23	Variation in %
Personnel expenses	514,539,986	360,296,292	43%

This item mainly records personnel salaries as well as social charges and various personnel-related expenses.
The increase is linked not only to the recruitment of a new CEO and a financial manager,
but also of an internal audit manager, as well as a compliance manager.

Note 10 :- Taxes and fees

Description	31/12/24	31/12/23	Variation in %
Taxes and fees	96,394,710	229,592,377	-58%

This account recorded in 2023 and 2024 the registration fees related to property acquisitions.

Note 11 :- General operating expenses

Description	31/12/24	31/12/23	Variation in %

Fees and litigation expenses	58,099,751	11,302,318	414%
SMS charges via USSD	118,645,478	60,038,280	98%
Technical support fees	191,991,624	91,277,368	110%
Insurance	21,605,635	0	0%
Call center expenses	35,138,208	10,149,483	246%
Selling & distribution expenses – support channel	24,701,045	2,082,101	1086%
Board of directors, attendance fees	54,135,757	58,570,207	-8%
IT maintenance and upkeep costs	191,424,712	63,849,864	200%
Personnel training	852,813	0	0%
Rent and related charges	41,588,010	29,041,990	43%
Advertising expenses	89,517,779	-13,252,771	-775%
Transport, travel, and small tools	1,184,535	610,650	94%
General operating expenses	**828,885,348**	**313,669,490**	**164%**

This account records the overhead costs (rent, IT maintenance expenses, technical support fees, marketing and distribution expenses, etc.) necessary for the operation of the business.

Note 12 :- Net result

Description	31/12/24	31/12/23	Variation in %
Net result	654,220,940	187,323,016	249%

The company recorded a net profit of 654.2 million FCFA as of December 31, 2024, compared to 187.3 million FCFA as of December 31, 2023.