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CENTRAL BANK OF
WEST AFRICAN STATES

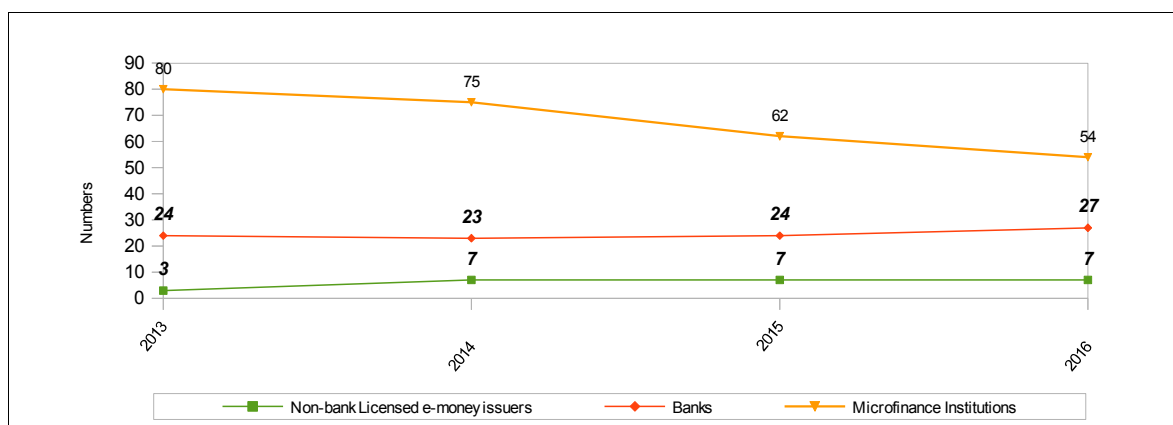
**OVERVIEW OF MOBILE FINANCIAL
SERVICES DATA IN COTE D'IVOIRE
IN 2016**

Glance of the mobile financial services in Côte d'Ivoire between 2013 and 2016

Tab 1: Financial landscape in 2016

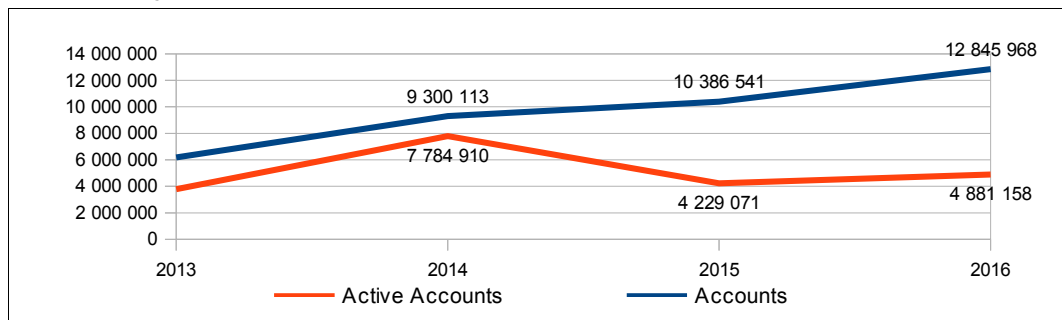
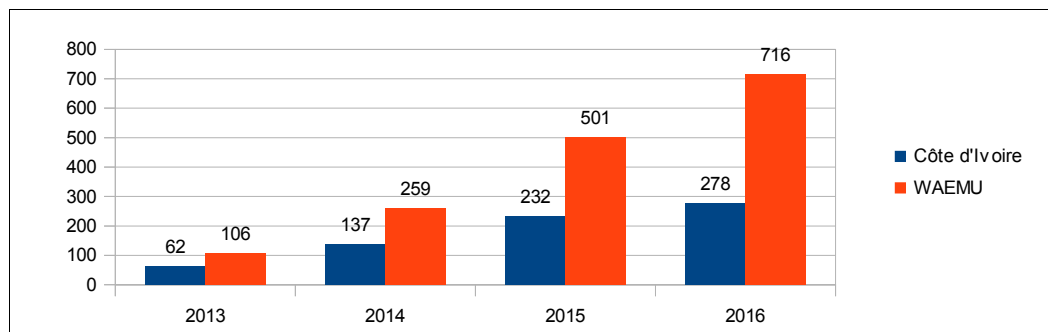
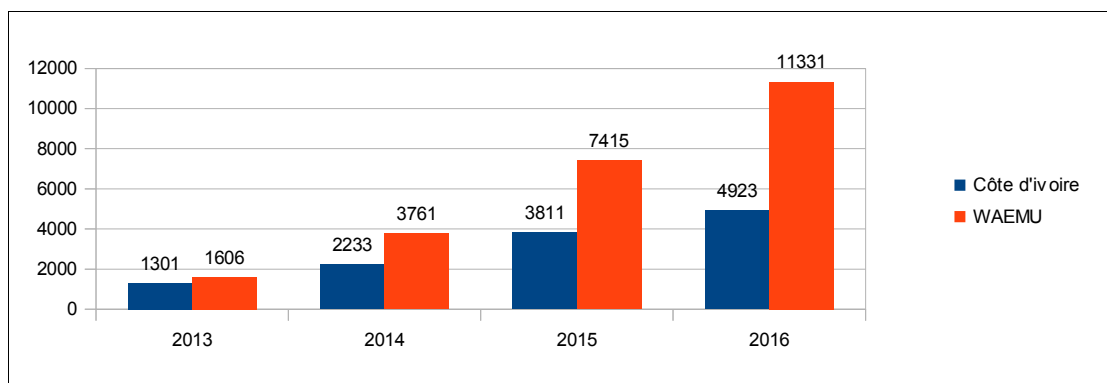
Data on financial institutions	
Number of credit institutions	29 Including 27 Banks and 2 Financial Institutions
Number of microfinance institutions	54
Number of e-money issuers	7 (4 banks and 3 non-bank licensed e-money issuers)
Data on electronic money (e-money)	
Number of e-money accounts	12 845 970
Number of active e-money accounts	4 881 158 (38%)

Graph 1 : Market's players in Côte d'Ivoire



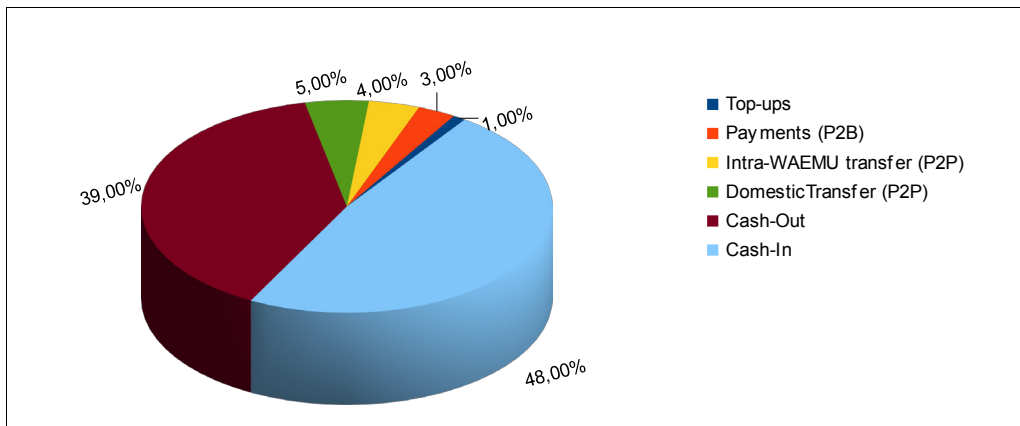
Tab 2 : Mobile financial services data in Côte d'Ivoire

	2013	2014	2015	2016
Number of non-banks licensed e-money issuers	3	7	7	7
Number of account holders (electronic wallets accounts)	6 175 952	9 300 113	10 386 541	12 845 968
Activity rate (active accounts)	61,45%	83,70%	40,72%	38,00%
Number of agents	10 752	19 747	31 017	35 044
Volume of transactions	62 160 038	146 197 313	232 468 324	278 545 141
Value of transactions (F CFA)	1 301 754 186 951	2 393 139 036 174	3 811 192 000 000	4 923 380 067 378
Value of transactions (US Dollars)	2 360 918 398	4 340 301 753	6 912 144 706	8 930 426 043

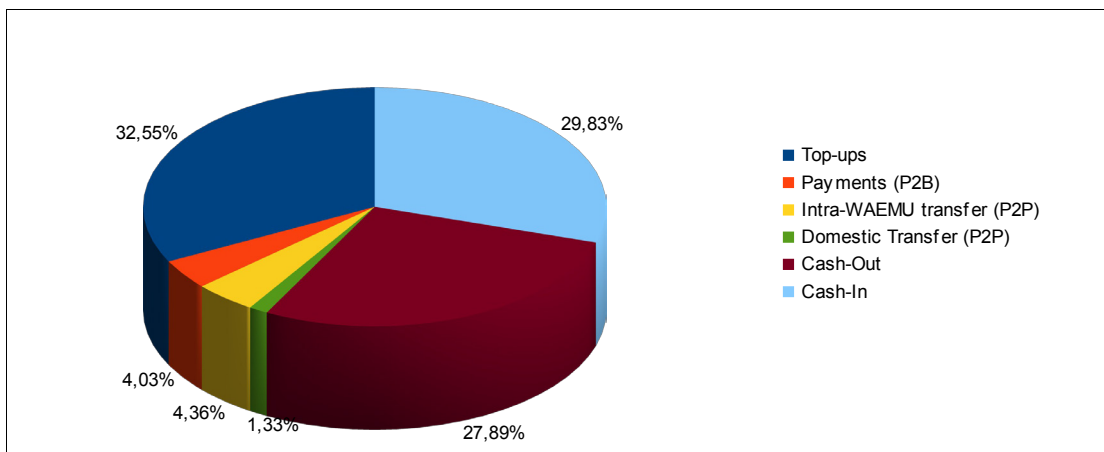
Graph 2 : E-money accounts trend in Côte d'Ivoire**Strong growth of financial transactions****Graph 3 : Transactions volume in WAEMU¹ and Côte d'Ivoire****Graph 4 : Transactions value in WAEMU and Côte d'Ivoire (billions of F CFA)**

1 : The West African Economic and Monetary Union (WAEMU) (also known by its French acronym, UEMOA) is an organization whose mission is to bring about the economic integration of the member states by enhancing the competitiveness of their economies in the framework of an open and competitive market, and a streamlined and harmonized legal environment. Members of the West African Economic and Monetary Union are Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, and Togo.

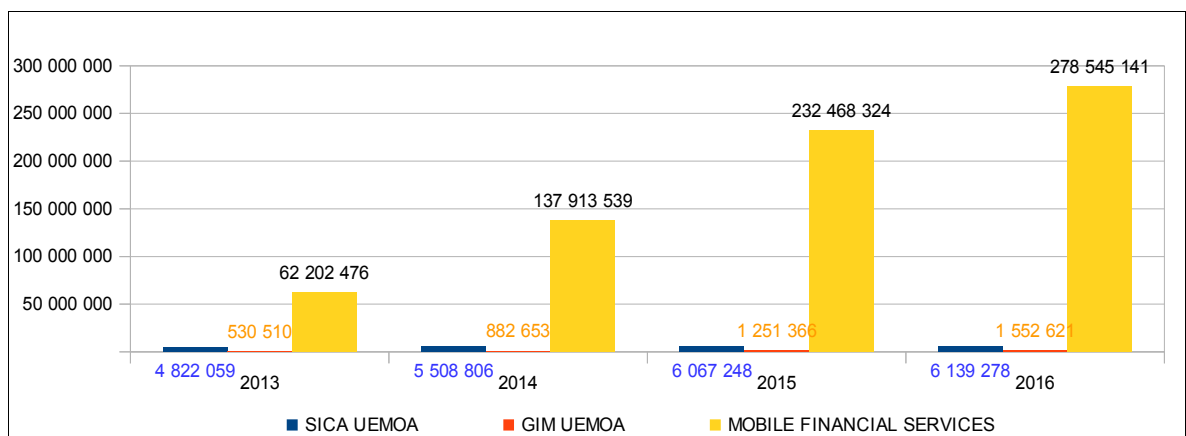
Graph 5 : Distribution of mobile financial services provided in Côte d'Ivoire in 2016 (volume in %)



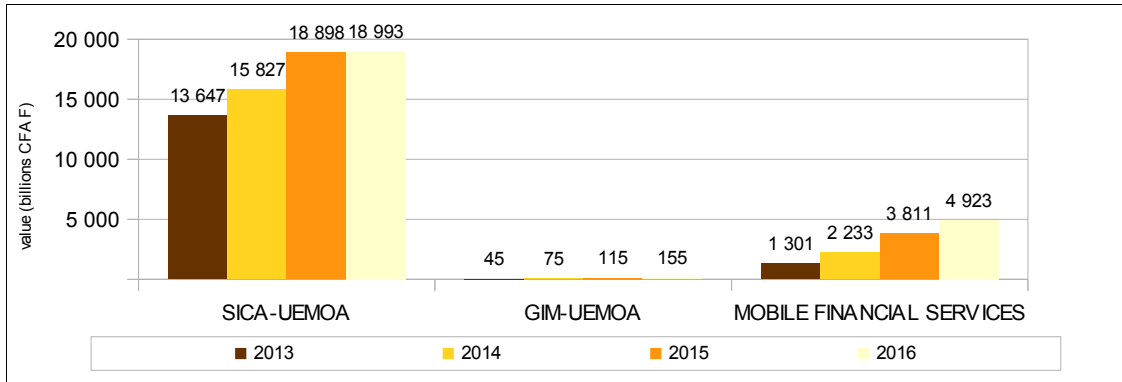
Graph 6 : Distribution of mobile financial services provided in Côte d'Ivoire in 2016 (value in %)



Graph 7 : Retail transactions processed in Côte d'Ivoire (volume)



Graph 8 : Retail transactions processed in Côte d'Ivoire (value in billions F CFA)



SICA-UEMOA : Automated Interbank Clearing System

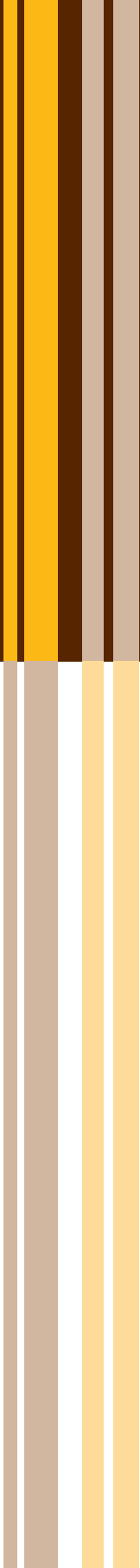
GIM-UEMOA : Interbank Card Switch



Mobile financial services data in WAEMU (2016)

	BENIN	BURKINA	COTE D'IVOIRE	GUINEE BISSAU	MALI	NIGER	SENEGAL	TOGO	UEMOA	UEMOA 2015
Electronic accounts										
Accounts opened	4 357 574	4 126 128	12 845 970	246 551	6 873 453	2 162 876	4 408 487	1 441 226	36 462 265	25 571 883
Proportion within WAEMU (%)	11,95%	11,32%	35,23%	0,68%	18,85%	5,93%	12,09%	3,95%	100,00%	
Active accounts	974 293	1 566 110	4 881 158	25 591	2 193 892	286 701	1 968 176	718 948	12 614 869	9 917 444
Rate of active accounts (%)	22,36	37,96	38,00	10,38	31,92	13,26	44,65	49,88	34,6	38,78%
Proportion within WAEMU (%)	7,72%	12,41%	38,69%	0,20%	17,39%	2,27%	15,60%	5,70%	100,00%	
Agents (Cash-in/Cash-out)										
Total number of agents	20 877	12 675	40 149	330	43 842	22 708	39 172	3 521	183 274	164 281
Proportion within WAEMU (%)	11,39%	6,92%	21,91%	0,18%	23,92%	12,39%	21,37%	1,92%	100,00%	
Total number of active agents	12 786	11 794	19 911	162	26 911	10 335	15 429	3 153	100 481	79 767
Agents Payments										
Number of businesses registered to carry out transactions	1 582	5 532	2 626	14	921	612	1 029	609	12 925	9 060
Number of active businesses (which completed at least one transaction in the last 90 days)	213	1 529	182	4	241	76	873	123	3 241	1 493
Number of businesses accepting payments through electronic payment terminals	0	14	52	0	0	68	0	0	134	71
Transactions										
Volume	38 399 466	137 361 072	278 545 141	304 014	147 237 436	40 454 351	72 673 296	20 320 295	735 295 071	501 238 851
Proportion (%)	5,22%	18,68%	37,88%	0,04%	20,02%	5,50%	9,88%	2,76%	100,00%	
Average daily volume	106 665	381 559	773 737	844	408 993	112 373	201 870	56 445	2 042 486	1 392 330
Value (millions FCFA)	919 522	2 414 723	4 923 380	592	2 192 900	215 519	571 147	263 122	11 500 905	7 415 153
Value (US dollars \$) ¹	167 1610	4389681701	8950085526	1075726	3987161135	3 987 161 135	391 859 896	1 038 480 741	20 912 626 256	13483314783
Proportion (%)	8,00%	21,00%	42,81%	0,01%	19,07%	1,87%	4,97%	2,29%	100,00%	
Average daily value (millions FCFA)	2 554	6 708	13 676	2	6 091	599	1 587	731	31 947	20 597
Average daily value US Dollars \$)	4644293	12200910	24881631	2990	11084343	1089913	2886759	1330060	58127813	37486104

1: Rate as of September 06, 2017 - 1 USD = 549,457 XOF



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