



# MESSAGE FROM THE PRESIDENT

**Mohamed EL KETTANI**  
Chief Executive Officer  
of Attijariwafa bank

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## Two thousand seventeen was memorable in many ways. But it can be summed up perfectly in two words: “Innovation” and “Digitalization”. We accelerated our transformation to become a more digital, agile and sustainable Attijariwafa bank. All of our divisions are racing full-speed ahead in this digital revolution and have transformed at an exceptional pace!

Throughout the year, we focused strongly on everyday innovation to constantly reinvent and enrich the customer experience, offering the ultimate blend of human and digital.

To achieve this, we developed predictive tools and methods to anticipate trends by analysing our customers’ usage needs while ensuring full protection of their personal data.

At the same time, we implemented a new managerial dynamic and a more horizontal organisation to inspire creative energy and expand our collective intelligence. Our goal is to strengthen cooperation across our various disciplines and divisions – and thus increase our agility.

To innovate even further, we opened up to outside industries to enrich our know-how in new technologies, especially in Fintech. This adventure led us to the creation of “Smart Up”, the largest Hackathon event in the world, simultaneously spanning five countries, including Morocco, Tunisia, France, Senegal and Ivory Coast. “Smart Up” is part of a global Open Innovation programme which acts as an accelerator not only of innovation but also of multiple synergies within the Attijariwafa bank and its ecosystem, including start-ups.

In 2017, we also pursued our growth objectives in Africa by developing more precise solutions and a more local framework, and by continuously contributing to the continent’s growth.

We continued developing solutions that simplify access to our bank and help finance the economy, especially by supporting small and mid-sized businesses. Additionally, the Africa Development Club launched an initiative to empower businesses by offering them a wide range of opportunities and growth prospects beyond the borders of their business.

This year will go down in history as the year we launched our Egyptian subsidiary “Attijariwafa bank Egypt”, which follows our 100% acquisition of Barclays Bank Egypt. We’ve established an integrated strategy in the country to introduce a new banking model. We plan to increase our customer base there and better support Egyptian SMEs, while consolidating our corporate activity.

Once again, we’ve demonstrated that our economic performance can go hand-in-hand with our environmental and social actions – and even reinforce them. Corporate Social Responsibility is a critical ambition at every dimension of our organisation. Together, we’re committed to driving and developing our activities in a responsible manner, while striving to make a positive impact and create value for all of our stakeholders throughout the continent.

Finally, we reconfirmed our civic commitment to communities by strengthening the action of the Attijariwafa bank Foundation, particularly in the fields of education, entrepreneurship, art, culture, debate of ideas and intellectual property.

We are confident in our internationally open model, especially in Africa, which fits perfectly with today’s digital world and will enable us to seize exciting new opportunities.

I invite you to read through our latest report and learn more about our various achievements in 2017.