ATTIJARIWAFYA BANK GROUP
IN AFRICA
Believe in you
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<td>EMCCA</td>
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</table>
A MESSAGE FROM
THE CHAIRMAN
AND CEO

MOHAMED EL KETTANI
Attijariwafa bank Group, for a number of years now, has focused its efforts on Africa, the world’s ‘new frontier’ market.

In fact, for more than a decade, we have been implementing an ambitious regional development strategy aimed at consolidating our operations in North and West Africa and continuing to expand into Central Africa.

Attijariwafa bank Group is now one of the leading pan-African banking groups. With operations in 15 African countries and more than 4,300 branches, we have the most extensive branch network in Africa. Our recent acquisition in Egypt is a welcome addition to our coverage and has bolstered our presence in the region.

As we have grown, we have acquired in-depth knowledge of local markets and their particular socio-economic characteristics as well as gaining an understanding of public policy priorities in infrastructure development and economic diversification.

As a longstanding partner to industrial groups and SMEs, we have helped many companies grow, providing them with ongoing support to enable them to realise their ambitions, which are increasingly centred on overseas markets, particularly in Africa.

Africa is a promise, an invitation to innovate for those which, like Attijariwafa bank Group, aspire to build tomorrow’s continent.

His Majesty King Mohammed VI, may God assist Him, emphasised this in the speech that he gave on the occasion of Morocco re-joining the African Union:

“... We, the peoples of Africa, have the means and the genius; together, we can realise our peoples’ aspirations.”

*Excerpt from His Majesty King Mohammed VI’s Speech, may God assist Him, February 2017, African Union*

Sharing that conviction, Attijariwafa bank Group is continuing to expand internationally and is regularly exploring fresh growth opportunities in unchartered geographical markets such as in English and Portuguese speaking countries. Underpinning our strategy is a strong belief in Africa’s future. As a result, our endeavours is focused entirely on how to best serve this continent.

**Mohamed El Kettani**
Chairman and Chief Executive Officer
OVERVIEW
of Attijariwafa bank Group

Best Bank in Africa\(^{(1)}\)

Best Bank in Morocco\(^{(2)}\)

(1) Euromoney Magazine - Jeune Afrique at the Africa CEO Forum - Leaders League at the Africa Investments Forum & Awards
(2) Euromoney - Global Finance - EMEA Finance
**KEY FIGURES (AT 31ST DECEMBER 2018)**

- **NET BANKING INCOME**
  - EUR 2.0 billion (+10 %)

- **CONSOLIDATED NET INCOME**
  - EUR 614.9 million (+2.3 %)

- **NET INCOME GROUP SHARE**
  - EUR 521.0 million (+5.8 %)

- **CONSOLIDATED SHAREHOLDERS’ EQUITY**
  - EUR 4.6 billion (+9.6 %)

- **TOTAL CONSOLIDATED BALANCE SHEET**
  - EUR 46.6 billion (+8.2 %)

- **TOTAL NETWORK**
  - 4,930 branches in 26 countries

- **CUSTOMERS**
  - 9.7 million

- **TOTAL WORKFORCE**
  - 20,125 employees

---

**PRESENCE**

- **25 countries worldwide**

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Exchange rate at 31st December 2018 (close): 1 Euro = MAD 10.95249
A PAN-AFRICAN VOCATION

Presence in 14 African countries

- North Africa
- West African Economic and Monetary Union – UEMOA
- Economic and Monetary Community of Central Africa – EMCCA
NORTH AFRICA

Morocco
Attijariwafa bank

Tunisia
Attijari bank

Mauritania
Attijari bank

Egypt
Attijariwafa bank

WEST AFRICA

Senegal
CBAO
Attijariwafa bank Group
Crédit du Sénégal (CDS)

Niger
CBAO Niger Branch

Benin
CBAO Benin Branch

Burkina Faso
CBAO Burkina Faso Branch

Mali
Banque Internationale pour le Mali (BIM S.A)

Togo
BIA Togo

CENTRAL AFRICA

Cameroon
Société Commerciale de Banque
Cameroun

Gabon
Union Gabonaise de Banque

Congo
Crédit du Congo

KEY FIGURES AT 31st DECEMBER 2018 (EXCLUDING MOROCCO)

Workforce
20,125
EMPLOYEES

Customers
9.7
MILLION

Network
4,930
RETAIL BRANCHES
Attijariwafa bank, a sustained dynamic of international development

Number of countries in which the Group has operations (excluding Morocco)

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>Merger of BCM and Wafabank</td>
</tr>
<tr>
<td>2005</td>
<td>Banking license granted in Senegal</td>
</tr>
<tr>
<td>2006</td>
<td>Attijariwafa bank begins operations in Senegal</td>
</tr>
<tr>
<td>2007</td>
<td>Acquisition of 67% of Banque Sénégal-Tunisienne, followed by a merger with Attijariwafa bank Senegal</td>
</tr>
<tr>
<td>2008</td>
<td>Acquisition of 79% of CBAO Sénégal by Attijariwafa bank, ONA/SNI</td>
</tr>
<tr>
<td>2008</td>
<td>Attijariwafa bank establishes operations in Guinea-Bissau after CBAO acquisition</td>
</tr>
<tr>
<td>2008</td>
<td>Acquisition of 51% of Banque Internationale pour le Mali</td>
</tr>
<tr>
<td>2008</td>
<td>Merger of Attijari bank Senegal and CBAO</td>
</tr>
<tr>
<td>Year</td>
<td>Event</td>
</tr>
<tr>
<td>--------</td>
<td>----------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 2009   | **SEPTEMBER, DECEMBER**-09:  
  - Acquisition of Crédit du Congo and Union Gabonaise de Banque (2 subsidiaries of Crédit Agricole)  
  - Acquisition of Société Ivoirienne de Banque and Crédit du Sénégal (2 subsidiaries of Crédit Agricole) |
| 2010   | **SEPTEMBER, DECEMBER**-10:  
  - Through consortium of Attijariwafa bank, then (67%) and Groupe Banque Populaire (33%), acquisition of 80% of BNP Paribas Mauritanie, which becomes Attijari bank Mauritanie  
  - Launch of banking operations in Burkina Faso |
| 2011   | **APRIL**-11:  
  - Acquisition of 51% of Société Commerciale de Banque Cameroun |
| 2013   | **SEPTEMBER**-13:  
  - Acquisition of 55% of BIA Togo  
  **NOVEMBER**-13:  
  - CBAO Niger branch |
| 2015   | **SEPTEMBER, DECEMBER**-15:  
  - Increase of the bank in the share capital SIB and CBAO up to 75% and 83% respectively  
  - Start of the banking activities in Benin |
| 2017   | **MAY**-17:  
  - Acquisition of 100% of Attijariwafa bank Egypt (former Barclays Bank Egypt) |
## Contributions of Attijariwafa Bank Group to the African Market

- Knowledge of local markets
- Advisory – Assistance – Support for prospecting and contacts – Information on local partners
- Wide-ranging network for the identification of opportunities, partners, consulting firms (fiscal, legal, lawyers)
- Local financing of operations in countries where the Group operates
- International financing for trade and investments – Market activities
- Support measures for investments and commercial transactions (local-buyer guarantee)
- Multi-country coverage for global customers (multinational/regional groups)

## Why Choose Attijariwafa Bank Group?

- To take advantage of the knowledge and synergies that our international network provides
- To benefit from our renowned experience in project advisory and funding
- To enjoy service with high added value, tailored to suit your needs
- To gain access to a broad network organized into dedicated sales and service spaces
- For its wide range of products and presence in numerous countries
International Retail Banking (BDI) aims to develop a network of local banks in African countries as a future growth engine for Attijariwafa bank Group. The Group’s strengths, know-how and experience are leveraged by:

- Implementing the governance model established for overseas subsidiaries and the entire body of Group standards, practices and values, while overseeing processes standardisation and operational steering;

- Contributing to the ongoing improvement of the commercial performance of subsidiaries, across all market segments, by focusing on projects to develop new products and supporting businesses with their inter-African initiatives;

- Helping with the implementation of each of the Bank’s business lines and the development of banking-related businesses by generating the maximum possible synergies with all other business units within Attijariwafa bank Group.

**BDI’S ORGANISATIONAL STRUCTURE**

International Retail Banking has four core responsibilities. A regional approach has been adopted to foster close customer ties and acquire better knowledge of local markets.

**Development**

This involves using every possible means to accelerate the growth of the Group’s African subsidiaries as well as ensuring consistency in sales and marketing, providing adequate resources and standardising the product range, while drawing inspiration from the Group’s existing policies and best practices.

**Project management**

Within this framework, International Retail Banking provides methodological support and manages and/or steers cornerstone projects and development programmes. It relies on multidisciplinary project teams and project managers to implement the Bank’s international development strategy through projects aimed at setting up, integrating or transforming subsidiaries or bringing their business practices into line with Group standards.

In conjunction with the Group’s subsidiaries and business support units, it ensures that the technical choices made are appropriate, that overall consistency in the policies adopted is achieved and that scale economies are generated by pooling platforms.

**Governance and steering**

Governance consists of implementing the entire body of procedural rules governing relations between shareholders, decision-making bodies and BDI subsidiaries’ managerial staff in compliance with Group standards and local statutory and regulatory requirements.

Steering comprises planning, financial governance and the regulatory monitoring of international subsidiaries.

Control involves monitoring, in conjunction with the relevant head office functions (Compliance, Internal Control, Group Audit), to ensure that policies are properly implemented in accordance with Group standards.

**Support**

International Retail Banking is the main intermediary between subsidiaries and the relevant head office functions when it comes to support-related needs (information systems, bank cards, logistics, security). It centralises the stated requirements, qualifies them, prioritises them and draws up the resulting project portfolio.
NORTH AFRICA
North Africa territories cover a total area of eight million square kilometers and presents strong disparities from one country to another. The region is bordered to the north by the Mediterranean Sea, to the west by the Atlantic Ocean, and to the south by the Sahara Desert. The Atlas Mountains cross it over a distance of more than 2,000 kilometers.

The vast majority of trade takes place with the European Union, and middle east countries. Relations between North Africa and sub-Saharan Africa go back to several centuries. The Sahara has long been an area of communication, migratory flows, and commercial exchange. More than merely economic, these contacts have also been of an intellectual, artistic, and spiritual nature.

The key sectors of the economy are varied:
- Morocco: natural gas, phosphates, agriculture, tourism.
- Tunisia: natural gas, phosphates, agriculture, tourism.
- Mauritania: iron, fishing, hydrocarbons.
- Algeria: natural gas, oil.
- Libya: natural gas, oil.
- Egypt: agriculture, oil and gas, chemical industry, tourism.

The economy of the North African countries relies essentially on the oil sector, industry, tourism, and agriculture.

<table>
<thead>
<tr>
<th>Country</th>
<th>Population (millions)</th>
<th>Area (km²)</th>
<th>GDP (USD billions)</th>
<th>GDP growth rate (%)</th>
<th>GDP growth rate (%) 2017 EST</th>
<th>Inflation rate (%)</th>
<th>Exports (USD millions)</th>
<th>Imports (USD millions)</th>
<th>FDI 2016 (USD millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morocco</td>
<td>35</td>
<td>710 850</td>
<td>101</td>
<td>1,2</td>
<td>4,8</td>
<td>0,9</td>
<td>19 640</td>
<td>39 640</td>
<td>3 252</td>
</tr>
<tr>
<td>Tunisia</td>
<td>11</td>
<td>163 610</td>
<td>42</td>
<td>1,2</td>
<td>2,3</td>
<td>4,5</td>
<td>14 220</td>
<td>19 570</td>
<td>970</td>
</tr>
<tr>
<td>Mauritania</td>
<td>4</td>
<td>1 025 520</td>
<td>5</td>
<td>2</td>
<td>3,8</td>
<td>2,1</td>
<td>1 606</td>
<td>2 097</td>
<td>3 252</td>
</tr>
<tr>
<td>Algeria</td>
<td>41</td>
<td>2 381 740</td>
<td>156</td>
<td>3,3</td>
<td>1,5</td>
<td>5,5</td>
<td>33 150</td>
<td>49 990</td>
<td>403</td>
</tr>
<tr>
<td>Libya</td>
<td>6</td>
<td>1 759 540</td>
<td>35</td>
<td>55,1</td>
<td>32,8</td>
<td>19 720</td>
<td>12 660</td>
<td>725</td>
<td></td>
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<tr>
<td>Egypt</td>
<td>96</td>
<td>1 010 408</td>
<td>336</td>
<td>4,3</td>
<td>4,1</td>
<td>23,5</td>
<td>23 530</td>
<td>53 020</td>
<td>6 884</td>
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</tbody>
</table>

Source: World Bank 2017

Sources (Imports & Exports): World Bank national accounts data, and OECD National Accounts data files & WTO
Sources (FDI flow): UNCTAD, FDI Online Database (January 2016) and World Investment Report 2015
Group Corporate and Investment Banking
Partner to Large Enterprises and the leading financier of major projects in Morocco and sub-Saharan Africa.

Corporate Banking
An African platform generating business between investing companies and support organisations.

Group Transactional Banking
Helping businesses with their financial transactions in Morocco and internationally.

Personal and Professional Banking
A comprehensive range of banking services that meet the needs of professional, individual and self-employed customers.
TUNISIA

Attijari bank
Rue Hédi Karray lot n° 12-Centre Urbain Nord-1080 Tunis.
Contact: (+216) 70 012 000
courrier@attijaribank.com.tn
www.attijaribank.com.tn - Swift: BSTUTNTT

AN INNOVATIVE RANGE OF SERVICES TAILORED TO THE NEEDS OF CORPORATES
- Finance and investment (advisory and operations).
- Specialised support for corporates: business centres with specialised relationship managers.
- E-banking solutions for rapid and secure transaction processing: Attijari Real Time, Attijari Cash Management, Attijari Online Trade.
- A division specialising in Large Enterprises with sales and marketing efforts organised by market segment: SMEs, Tunisians Without Borders (TDF) and the professionals and micro-enterprises (MSO) market segment.
- Specialised subsidiaries across all financial disciplines: leasing, asset management, securities brokerage, private equity, life insurance and advisory.

>>> 1,730 EMPLOYEES
>>> 883,829 CUSTOMERS
>>> 207 BRANCHES

A MAJOR PLAYER IN THE TUNISIAN ECONOMY
‘Best Tunisian Bank of 2017’ according to The Banker, a prestigious magazine.
A SPECIFIC RANGE OF COMMERCIAL SERVICES

- Financing the operating cycle: cash facilities, overdrafts, discounted bills of exchange, finance for tenders, signature loans (sureties, bank guarantees, documentary credits) and pre-financing.

- Investment finance.

- Cash flow management: Wire transfers, bank cards (visa, GIMTEL, small businesses).

- Financing international transactions: transfers, documentary bills, documentary credits, bank guarantees, cheque remittance, stand-by credits.

- Remote payments: online banking (Attijari NET), SMS Banking for retail and corporate customers (SUIMOI and AVIZO).

- Islamic finance products: Mourabaha.
EGYPT

AN INNOVATIVE RANGE OF SERVICES TAILORED TO THE NEEDS OF CORPORATE CUSTOMERS

- Financing domestic and international operating cycle transactions: cash facilities, signature loans (guarantees for tenders, letters of credit), discounted bills of exchange, receivables finance, sureties.

- Supporting business development through investment finance solutions (medium- and long-term loans, structured finance, loan syndication, foreign currency-denominated financing).

- Financing international transactions (imports and exports): international transfers, documentary credits, SBLC, advances against foreign accounts receivable.

- Supporting businesses with day-to-day cash management through a range of cash management products tailored to the needs of corporate customers as well as enabling business account holders to access their accounts online.

- Liquidity management with a comprehensive range of standard products and services for businesses in addition to bespoke solution for corporate customers (debt recovery, accounts payable, liquidity and investment services).

1,446 EMPLOYEES
133,782 CUSTOMERS
56 BRANCHES

Attijariwafa bank Egypt
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Head office: Star Capital A1-City Stars, Ali Rashed Street, Nasr City, Cairo 11361, Egypt.
www.attijariwafabank.com.eg
Swift: BCBIEGCX
WAEMU
OVERVIEW
WAEMU

The West African Economic and Monetary Union (WAEMU) was founded on January 10, 1994, in Dakar (Senegal).

It has eight member states (Benin, Burkina Faso, Ivory Coast, Guinea-Bissau, Mali, Niger, Senegal, and Togo) and is headquartered in Ouagadougou (Burkina Faso).

With a market of more than 102 million consumers, the WAEMU promotes sub-regional integration by means of numerous advantages for the creation of a common market: a common currency (the CFA franc) that is pegged to the euro, a common external tariff (CET), common competition rules, regional financial institutions (BCEAO, BOAD), a stock market (BRVM), a common corpus of business law (OHADA), a shared historical and cultural heritage, and a common official language (French).

With eight locations across seven countries (Senegal, Burkina Faso, Niger, Ivory Coast, Mali, Benin, and Togo), **Attijariwafa bank Group is a leader in the UEMOA zone.**

<table>
<thead>
<tr>
<th>Country</th>
<th>Population (millions)</th>
<th>Area (km²)</th>
<th>GDP (USD billions)</th>
<th>GDP growth rate (%)</th>
<th>GDP growth rate (2017) (%)</th>
<th>Inflation rate (%)</th>
<th>Exports (USD millions)</th>
<th>Imports (USD millions)</th>
<th>FDI 2016 (USD millions)</th>
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</thead>
<tbody>
<tr>
<td>Benin</td>
<td>11</td>
<td>112,620</td>
<td>9</td>
<td>4</td>
<td>5,4</td>
<td>2</td>
<td>1,760</td>
<td>2,448</td>
<td>149</td>
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<tr>
<td>Burkina Faso</td>
<td>19</td>
<td>274,122</td>
<td>12</td>
<td>5,9</td>
<td>6,4</td>
<td>1,5</td>
<td>2,779</td>
<td>2,923</td>
<td>167</td>
</tr>
<tr>
<td>Ivory Coast</td>
<td>24</td>
<td>322,462</td>
<td>36</td>
<td>8,3</td>
<td>7,6</td>
<td>1</td>
<td>11,080</td>
<td>8,789</td>
<td>494</td>
</tr>
<tr>
<td>Guinea-Bissau</td>
<td>2</td>
<td>36,125</td>
<td>1</td>
<td>5,8</td>
<td>5</td>
<td>2,8</td>
<td>281</td>
<td>241</td>
<td>18</td>
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<tr>
<td>Mali</td>
<td>18</td>
<td>1,240,192</td>
<td>14</td>
<td>5,8</td>
<td>5,3</td>
<td>0,2</td>
<td>3,036</td>
<td>3,891</td>
<td>275</td>
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<tr>
<td>Niger</td>
<td>21</td>
<td>1,267,000</td>
<td>8</td>
<td>5</td>
<td>4,2</td>
<td>1</td>
<td>1,177</td>
<td>2,194</td>
<td>529</td>
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<tr>
<td>Senegal</td>
<td>15</td>
<td>197,161</td>
<td>15</td>
<td>6,8</td>
<td>6,8</td>
<td>2,1</td>
<td>2,546</td>
<td>5,227</td>
<td>409</td>
</tr>
<tr>
<td>Togo</td>
<td>8</td>
<td>56,785</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>0,8</td>
<td>1,002</td>
<td>2,009</td>
<td>257</td>
</tr>
</tbody>
</table>

Source: World Bank 2017
Sources (Imports & Exports): World Bank national accounts data, and OECD National Accounts data files & WTO Sources (FDI flow): UNCTAD, FDI Online Database (January 2016) and World Investment Report 2015
AN INNOVATIVE RANGE OF SERVICES TAILORED TO THE NEEDS OF CORPORATES

- Financing the domestic and international operating cycle: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans, pre-financing, advances on overdrafts, receivables finance, sureties.
- **Financing business development**: medium and long-term loans, leasing.
- **Financing international transactions**: transfers, documentary bills, documentary credits, foreign currency-denominated advances.
- **Cash flow management**.
- **A key player in capital markets**.
- Specific range of services for SMEs and small businesses.

---

CBAO ATTJARIWafa BANK GROUP

1,028

> EMPLOYEES

339,435

> CUSTOMERS

86

> BRANCHES

---

CRÉDIT DU SÉNÉGAL

174

> EMPLOYEES

18,278

> CUSTOMERS

8

> BRANCHES
A COMPREHENSIVE RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES

- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.

- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances.


A LEADING BANK WITHIN ITS INDUSTRY

- Backed by Attijariwafa bank Group, the region’s leading banking group.
A COMPREHENSIVE RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES AND INVESTORS

- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.

- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances


CBAO NIGER BRANCH
- Backed by Attijariwafa bank Group, the region’s leading banking group.
A COMPREHENSIVE RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES AND INVESTORS

- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.

- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances.

**A SPECIFIC RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES**

- **Financing business investment:** medium- and long-term loans, leasing, confirming, corporate and investment banking.

- **Financing operating needs:** cash facilities, overdrafts, discounted bills of exchange, seasonal credit, advances on collateralised products, finance for tenders, signature loans.

- **Specialised finance:** confirming, leasing, corporate and investment banking.

- **Financing international trade:** documentary bills, documentary credits, hedging, stand-by letters of credit, foreign receivables finance.

- **A key player in WAMU’s capital markets:** foreign currency-denominated transactions, foreign exchange, commodity and interest rate hedging, subordinated debt management.

**SPECIALISED SUBSIDIARIES**

- SGI Africaine de bourse
- Wafa Assurance Côte d’Ivoire
- Wafa Assurance Vie Côte d’Ivoire

**EMPLOYEES** 809

**CUSTOMERS** 324,322

**BRANCHES** 63
A SPECIFIC RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES

- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.


- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances.

- Specific range of services for SMEs.

A LEADING BANK WITHIN ITS INDUSTRY

- A key player in its market.
- No. 1 banking network in the country.
- No. 1 bank for Malians living abroad.
- Heavily involved in finance businesses.
A SPECIFIC RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES

- **Financing operating needs**: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.

- **Financing business investment**: medium-term loans, long-term loans, leasing.

- **Financing international trade**: documentary bills, documentary credits, hedging, foreign currency-denominated advances.

- Specific range of services for SMEs.

A LEADING BANK WITHIN ITS INDUSTRY

- Ambitious development programme.
- A wide range of products and services.
- Comprehensive range of products and services meeting the specific needs of corporates and investors.
The Economic and Monetary Community of Central Africa (EMCCA) was founded on March 16, 1994, in N’Djamena, Chad.

It has six member states: Cameroon, the Central African Republic, Congo, Gabon, Equatorial Guinea, and Chad.

All of these countries share the same trade area (OHADA) and a common currency (XAF), which is pegged to the Euro.

The EMCCA market comprises more than 43 million consumers with a rather high standard of living.

To attract investors, EMCCA member states have adopted an «investment charter» (Regulation no. 17/99/CEMAC-20-CM-03 of December 17, 1999), which combines within a common framework all the provisions intended to improve the business environment within the community territory.

The EMCCA is covered by three Attijariwafa bank Group subsidiaries in Gabon, Congo, and Cameroon.

<table>
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<tr>
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<th>GDP growth rate (%) 2017</th>
<th>Inflation rate (%)</th>
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<th>Imports (USD millions)</th>
<th>FDI 2016 (USD millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cameroon</td>
<td>23</td>
<td>475,442</td>
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<td>0,7</td>
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<td>Republic</td>
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<tr>
<td>Congo</td>
<td>5</td>
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<td>8</td>
<td>2,4</td>
<td>-3,6</td>
<td>-0,4</td>
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<td>1,673</td>
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<td>1%</td>
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<td>-7,4</td>
<td>1,70%</td>
<td>1,05%</td>
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<td>623</td>
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<tr>
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<td>0,2</td>
<td>2,438</td>
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<td>600</td>
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Source: World Bank 2017
Sources (Imports & Exports): World Bank national accounts data, and OECD National Accounts data files & WTO Sources (FDI flow): UNCTAD, FDI Online Database (January 2016) and World Investment Report 2015
A KEY PLAYER IN CAMEROON’S BANKING INDUSTRY
- An extensive range of products, loans and solutions for retail customers and corporate customers.
- A key role in financing cornerstone projects.
- Supporting and assisting SMEs and small businesses with high growth potential with their development projects.
- Rolling out new business lines by leveraging Attijariwafa bank Group’s expertise.

A COMPREHENSIVE RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES AND INVESTORS
- Structured finance: loan syndication, arrangement.
- Financing operations: guarantees for tenders, commercial loans.
- Cash flow management: international transfers, mass payments.
- Products and services: packages, miscellaneous products and services.
GABON

Union Gabonaise de Banque (UGB)
Contact: +241 77 73 10
Head office: Rue du colonel Parant, BP. 315 Libreville
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A SPECIFIC RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES

- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.


- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances.

- A key player in capital markets.

- Specific range of services for SMEs.

A LEADING BANK FOR BUSINESSES

- Gabon’s third bank.
- Recognised expertise and highly regarded.

335
EMPLOYEES

111,119
CUSTOMERS

22
BRANCHES
CONGO

A LEADING BANK IN ITS SECTOR
- Third-largest bank in Congo.
- A wide range of products designed to serve customers.

A SPECIFIC RANGE OF PRODUCTS AND SERVICES FOR BUSINESSES
- Financing operating needs: cash facilities, overdrafts, discounted bills of exchange, seasonal credit, finance for tenders, signature loans (sureties, bank guarantees, documentary credits), pre-financing, advances on overdrafts, receivables finance, sureties.
- Financing international trade: documentary bills, documentary credits, hedging, foreign currency-denominated advances.
- Specific range of services for SMEs.

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244 EMPLOYEES
60,337 CUSTOMERS
20 BRANCHES
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