

ATTIJARIWAFABANK GROUP
IN AFRICA



التجاري وفا بنك
Attijariwafa bank

Believe in you



التجاري وفا بنك
Attijariwafa bank

Believe in you

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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 uncharted 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)

PRESENCE

> **25** countries worldwide

NET BANKING INCOME

> **2.0**
EUR
billion (+10 %)

CONSOLIDATED SHAREHOLDERS' EQUITY

> **4.6**
EUR
billion (+9.6 %)

TOTAL NETWORK

> **4,930**
branches in 26 countries

CONSOLIDATED NET INCOME

> **614.9**
EUR
million (+2.3 %)

TOTAL CONSOLIDATED BALANCE SHEET

> **46.6**
EUR
billion (+8.2 %)

CUSTOMERS

> **9.7**
million

NET INCOME GROUP SHARE

> **521.0**
EUR
million (+5.8 %)

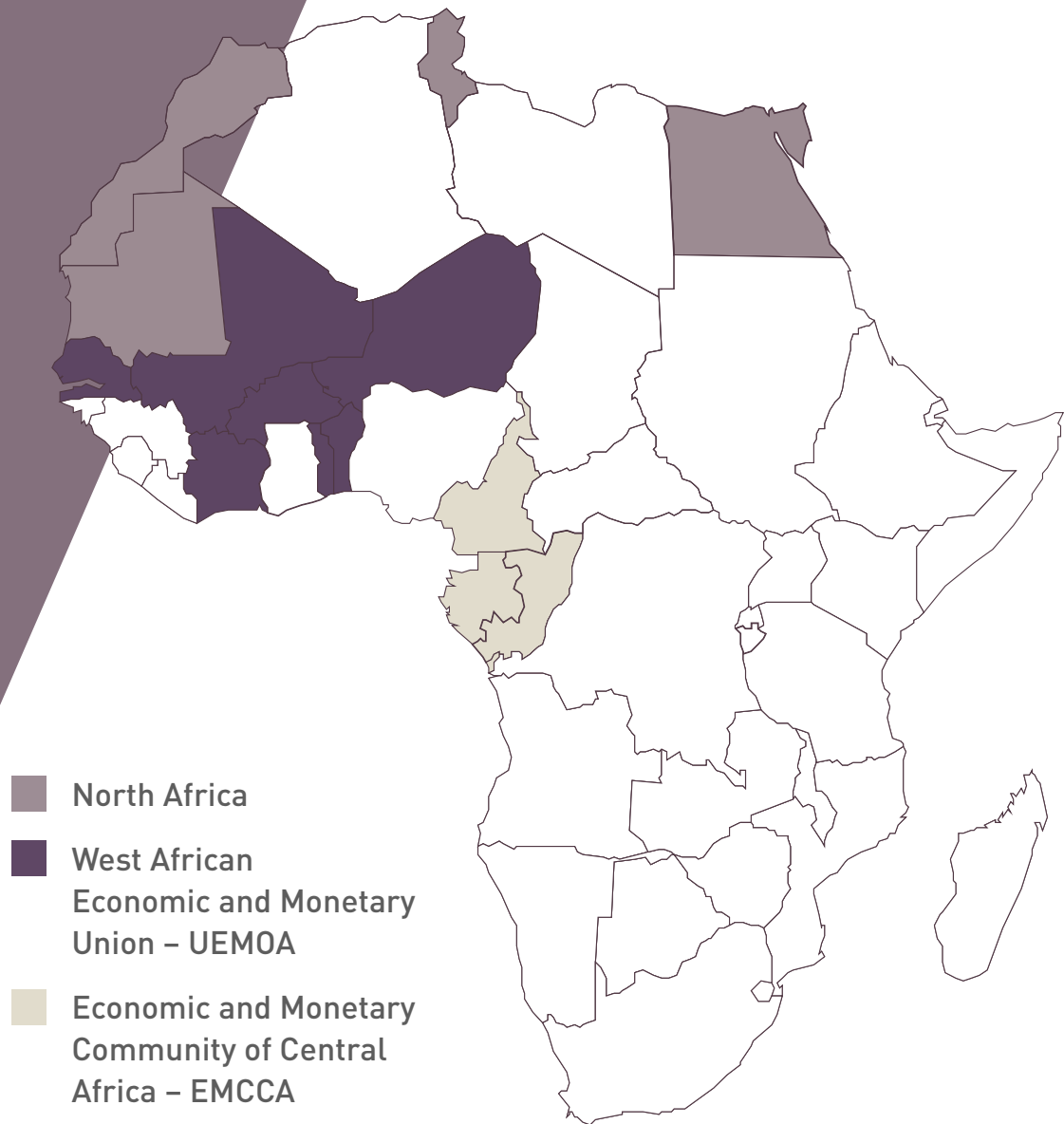
TOTAL WORKFORCE

> **20,125**
employees

Exchange rate at 31st December 2018 (close): 1 Euro = MAD 10.95249

A PAN-AFRICAN VOCATION

➤ Presence in 14
African countries



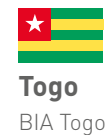
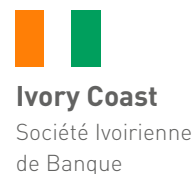
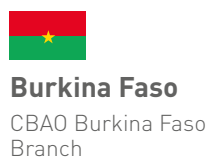
NORTH AFRICA



CENTRAL AFRICA



WEST AFRICA



KEY FIGURES AT 31st DECEMBRE 2018 (EXCLUDING MOROCCO)

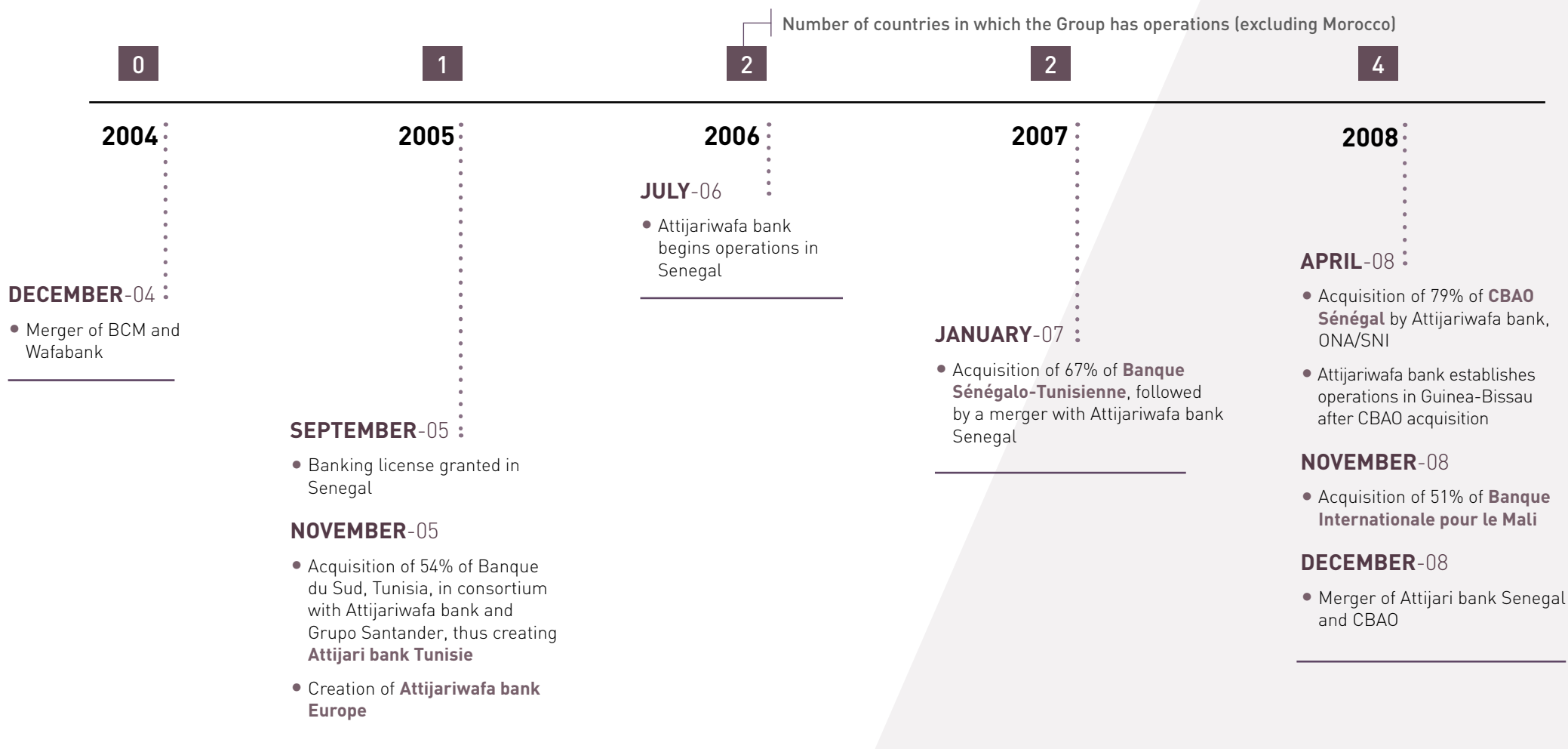
Workforce
> **20,125**
EMPLOYEES

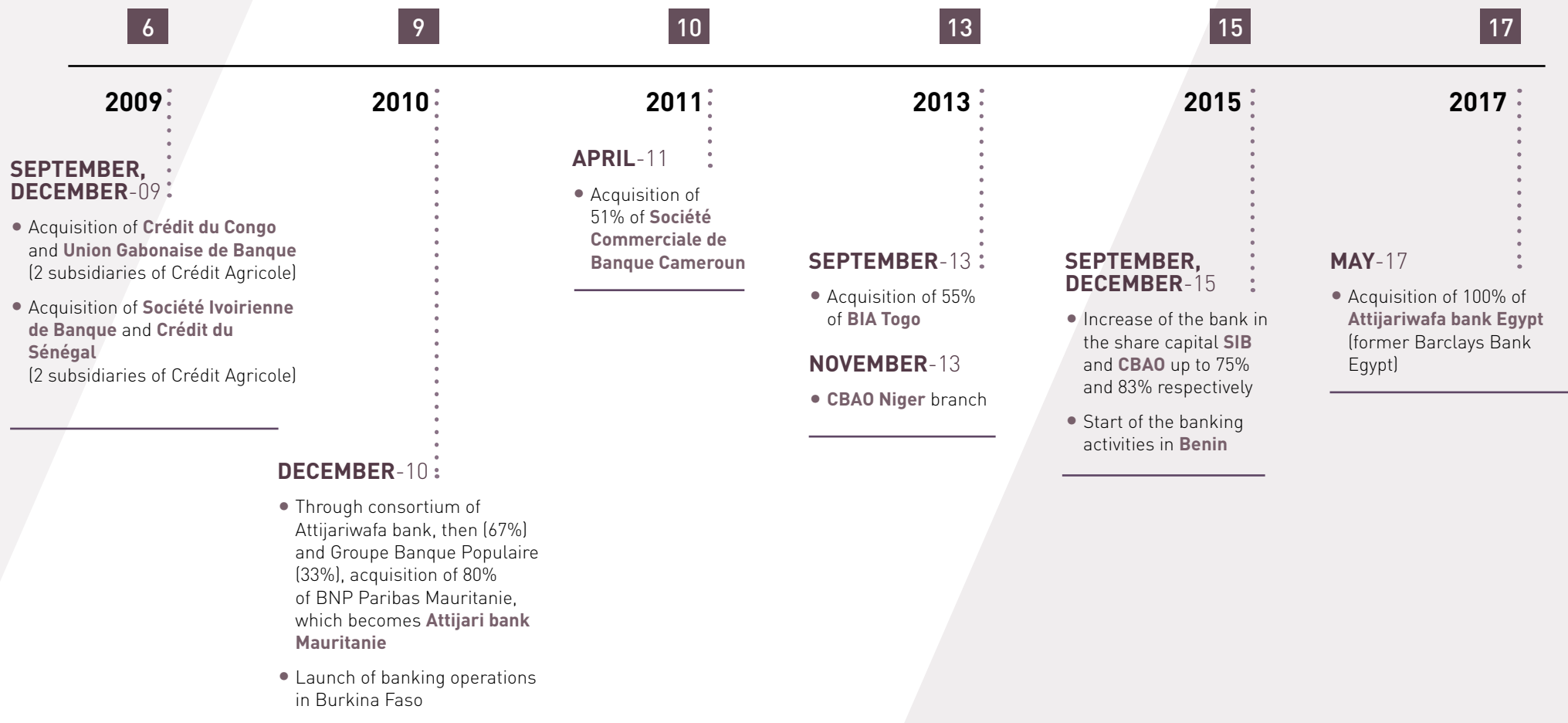
Customers
> **9.7**
MILLION

Network
> **4,930**
RETAIL BRANCHES

Attijariwafa bank,

a sustained dynamic of international development





CONTRIBUTIONS OF ATTIJARIWAFABANK 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 ATTIJARIWAFABANK 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

THE BANK OF REGIONAL INTEGRATION

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

OVERVIEW

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.

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

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

MOROCCO



التجاري وفا بنك
Attijariwafa bank

Attijariwafa bank

Contact : + 212 (0) 522 29 88 88

Head office : 2, bd Moulay Youssef, 20000 Casablanca

www.attijariwafabank.com

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.



sources info : Bloomberg

SPECIALISED SUBSIDIARIES



وفا إيموبليي
Wafa Immobilier



وفاسلف
Wafasalaf



وفاكاش
Wafacash



وفابايل
Wafabail



Wafa LLD



Wafa Courtage



Attijariwafa bank
FACTORING



بنك الصفاء
Bank Assafa



التجاري للوساطة
Attijari Intermeditation



تدبير الوفاء
Wafa Gestion



وفا إيماءة للاسناد
Wafa IMA Assistance



تأمين الوفاء
Wafa Assurance



Attijariwafa bank
ATTIJARI FINANCES CORP

> 4,930 BRANCHES > 1,400 ATMS

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.



SPECIALISED SUBSIDIARIES



التجاري تأمين
Attijari Assurance



التجاري ليزنغ
Attijari Leasing



التجاري للوساطة
Attijari Intermédiation



ATTIJARI RECOUVREMENT
التجاري للإستخلاص



التجاري للتدبير
Attijari Gestion



التجاري سكار
Attijari Sicar



Attijari Finances
TUNISIE

➤ **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.

MAURITANIA



Attijari bank

Contact : + 222 45 29 63 74

Head office : Avenue Charles De Gaulle Lot. N° 496 ILOT B
Travragh-Zenia BP 412, Nouakchott

www.attijaribank.mr

Swift : BNPAMRMR

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.



➤ **248**
EMPLOYEES

➤ **35,957**
CUSTOMERS

➤ **30**
BRANCHES

EGYPT



التجاري وفا بنك
Attijariwafa bank

Attijariwafa bank Egypt

Contact : +(202) 2366 2600

Head office : Star Capital A1-City Stars, Ali Rashed Street, Nasr City, Cairo 11361, Egypt.

www.attijariwafabank.com.eg

Swift : BCBIEG CX

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).

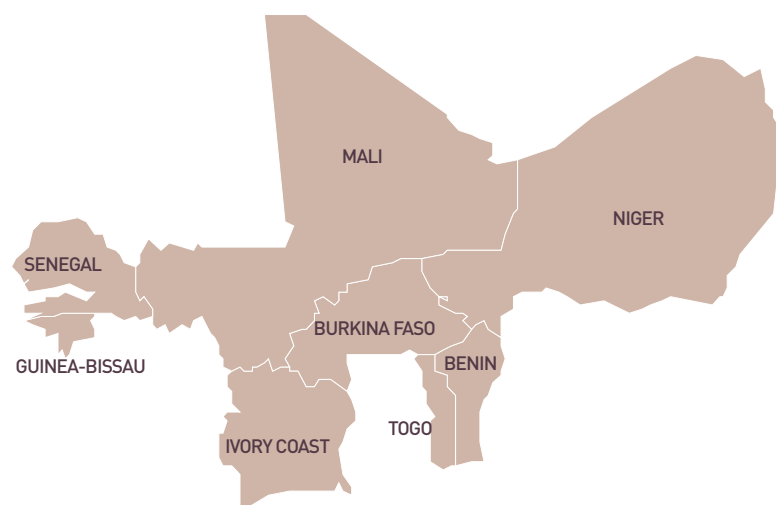


> **1,446** **EMPLOYEES**
 > **133,782** **CUSTOMERS**
 > **56** **BRANCHES**

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.**

	Population (millions)	Area (km ²)	GDP (USD billions)	GDP growth rate (%)	GDP growth rate (%) 2017 EST	Inflation rate (%)	Exports (USD millions)	Imports (USD millions)	FDI 2016 (USD millions)
Benin	11	112 620	9	4	5,4	2	1 760	2 448	149
Burkina Faso	19	274 122	12	5,9	6,4	1,5	2 797	2 923	167
Ivory Coast	24	322 462	36	8,3	7,6	1	11 080	8 789	494
Guinea-Bissau	2	36 125	1	5,8	5	2,8	281	241	18
Mali	18	1 240 192	14	5,8	5,3	0,2	3 036	3 891	275
Niger	21	1 267 000	8	5	4,2	1	1 177	2 194	529
Senegal	15	197 161	15	6,8	6,8	2,1	2 546	5 227	409
Togo	8	56 785	4	5	5	0,8	1 002	2 009	257

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

SENEGAL



CBAO Attijariwafa bank Group

Contact : + 221 33 83 99 609

Head office : 1, place de l'Indépendance, BP. 129, Dakar

www.cbao.sn - Swift : CBAOSNDA

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 ATTIJARIWAFABANK GROUP

> **1,028** EMPLOYEES

> **339,435** CUSTOMERS

> **86** BRANCHES



Crédit du Sénégal

Contact : +221 33 84 90 020

Head office : Bd El-Hadj Djily Mbaye x Rue Huart, BP. 56, Dakar

www.creditdusenegal.com - Swift : CRLYSNDA

SPECIALISED SUBSIDIARIES



CRÉDIT DU SÉNÉGAL

> **174** EMPLOYEES

> **18,278** CUSTOMERS

> **8** BRANCHES

BURKINA FASO



CBAO Burkina Faso Branch

Contact : +226 50 33 77 77

Head office : Avenue du Président Sangoulé Lamizana

Koulouba 11 BP 161 Ouaga CMS 11. Burkina Faso

Swift : CBAOBFBG

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



A LEADING BANK WITHIN ITS INDUSTRY

- Backed by Attijariwafa bank Group, the region's leading banking group.

> **50**
EMPLOYEES

> **11,819**
CUSTOMERS

> **6**
BRANCHES

NIGER



CBAO Niger Branch

Contact : +227 20 73 98 10

Head office : Terminus, Rue Heinrich Lubke n° 7

Niamey – NIGER

Swift : CBAONENI

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



CBAO NIGER BRANCH

- Backed by Attijariwafa bank Group, the region's leading banking group.



16

EMPLOYEES



1,553

CUSTOMERS



1

BRANCH

BENIN



CBAO Benin Branch

Contact : (00) 229.21.36.59.02

Head office : Immeuble Espace Dina, Boulevard Saint-Michel

01 BP 6441 Cotonou, Benin

Fax : (00) 229 21 32 21 08

Swift : CBAOBJBJ

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



A LEADING BANK WITHIN ITS INDUSTRY

- Backed by Attijariwafa bank Group, the region's leading banking group.

> **19**
EMPLOYEES

> **863**
CUSTOMERS

> **1**
BRANCH

IVORY COAST



**Société Ivoirienne
de Banque**

Société Ivoirienne de Banque (SIB)

Contact : +225 20 20 00 10

Head office : Plateau 34, bd de la République, 01 BP. 1300 Abidjan 01

www.sib.ci - Swift : SIVBCIAB

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



Africaine de Bourse
Société de Gestion et d'Intermédiation

Wafa Assurance Côte d'Ivoire



**Wafa Assurance
Côte d'Ivoire**

Wafa Assurance Vie Côte d'Ivoire



**Wafa Assurance Vie
Côte d'Ivoire**

➤ **809**
EMPLOYEES

➤ **324,322**
CUSTOMERS

➤ **63**
BRANCHES

MALI



Banque Internationale pour le Mali (BIM s.a.)

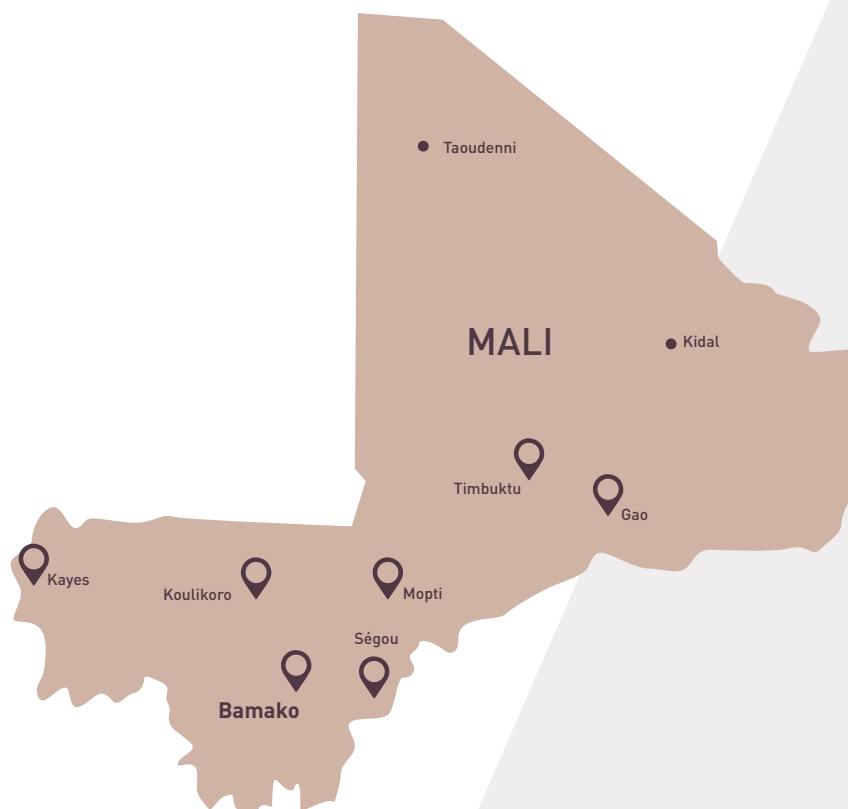
Contact : + 223 20 23 30 08

Head office : Boulevard de l'Indépendance, BP. 15, Bamako

www.bim.com.ml - Swift : BIPMMLBA

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

- 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.

➤ **510**
EMPLOYEES

➤ **258,848**
CUSTOMERS

➤ **73**
BRANCHES

TOGO



BIA Togo

Contact : +228 22 21 32 86

Head office : 13, avenue Sylvanus Olympio, BP. 346, Lomé Togo

Swift : BILTTGTG

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.

➤ **176**
EMPLOYEES

➤ **35,799**
CUSTOMERS

➤ **11**
BRANCHES

EMCCA

OVERVIEW

EMCCA



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.

	Population (millions)	Area (km²)	GDP (USD billions)	GDP growth rate (%)	GDP growth rate (%) 2017 EST	Inflation rate (%)	Exports (USD millions)	Imports (USD millions)	FDI 2016 (USD millions)
Cameroon	23	475 442	24	4,5	4	0,7	5 158	5 334	694
Central African Republic	5	622 884	2	4,5	4,7	3,8	119	381	3
Congo	5	342 000	8	2,4	-3,6	-0,4	5 238	3 519	1 673
Gabon	2	267 670	14	2,3	1 %	2,5	5 078	3 224	623
Equatorial Guinea	1	28 050	10		-7,4	1,70 %	5 412	2 555	623
Tchad	14	1 284 000	10	-7	0,6	0,2	2 438	2 124	600

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

CAMEROON



Société Commerciale de Banque Cameroun (SCB Cameroun)

Contact: +237 33 43 54 02

Head office: 530, rue du roi George. BP 300 Douala

www.scbcameroun.net – Swift: BCMACMCX

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.



SPECIALISED SUBSIDIARIES

Attijari Securities of Central Africa (ASCA)



Wafa Assurance Vie Cameroun



Wafacash Central Africa



➤ **507**
EMPLOYEES

➤ **236,785**
CUSTOMERS

➤ **55**
BRANCHES

GABON



Union Gabonaise
de Banque

Union Gabonaise de Banque (UGB)

Contact : + 241 77 73 10

Head office : Rue du colonel Parant, BP. 315 Libreville

www.ugb-banque.com – Swift : UGABGALI

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.
- 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



Crédit du Congo

Crédit du Congo

Contact : + 242 05 530 06 49

Head office : Avenue Amilcar Cabral, BP. 2470 Brazzaville

www.creditducongo.com - Swift : CRLYCGCG

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 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.



➤ **244**
EMPLOYEES

➤ **60,337**
CUSTOMERS

➤ **20**
BRANCHES

Attijariwafa bank
Head office : 2, boulevard Moulay Youssef
20 000 Casablanca - Morocco.
Tel. : +212 (0) 5 22 22 41 69 / 29 88 88





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Attijariwafa bank

Believe in you

International Retail banking
attijariwafabank.com