

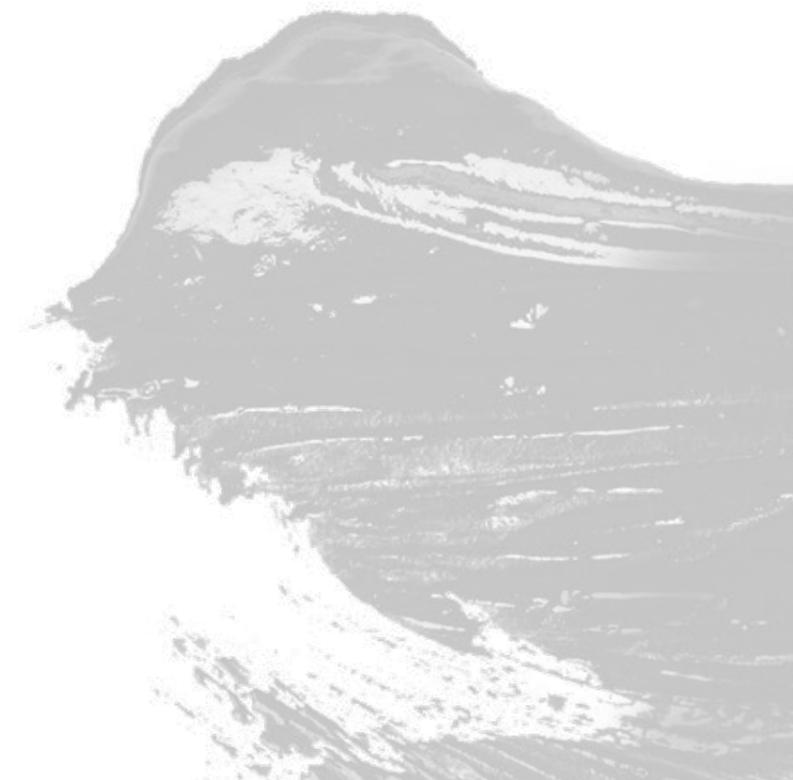


FONDATION
Attijariwafa bank

ATTIJARIWAFABANK FOUNDATION

| 2019 ACHIEVEMENTS |

TO SHARE KNOWLEDGE IS TO
ENLIGHTEN PEOPLE'S FUTURE



CHAIRMAN'S MESSAGE



For more than 40 years, the Attijariwafa bank Foundation has never ceased to innovate through its work. It has always been cognizant of the fact that, as a major economic player, it must support society's developments, while contributing to combating inequalities and all forms of exclusion.

From the outset, the Foundation has focused on art and culture, education, entrepreneurship, solidarity and constructive dialogue, constantly demonstrating its commitment and responsibility.

Today, the Foundation's work is indicative of humanity, solidarity and sharing. It contributes relentlessly to the development and fulfillment of the people and communities that it supports.

More than ever, our efforts within the Foundation are guided by the Group's fundamental values: a sincere, long-term commitment, without any quid pro quo, multidisciplinary expertise, tailor-made support, an ability to promote innovative and structuring projects, and strong support to employees who devote their skills and time to initiatives in the public interest.

All these values are part of the corporate social project of Al Mada, its reference shareholder, embodied in its signature: "POSITIVE IMPACT".

Mohamed El Kettani,
Chairman and CEO
of Attijariwafa bank group

Chairman's
message

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DEDICATED TO THE CREATION OF SHARED VALUE

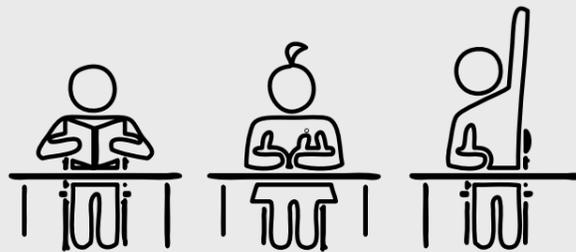
THE ATTIJARIWAFABANK FOUNDATION

has been operating for more than 40 years in various fields in which it has developed a recognized know-how, through the realization of several structuring and innovative projects.

Through its 3 divisions, the Attijariwafa bank Foundation promotes education & entrepreneurship, art & culture, dialogue & intellectual production. It also lends its support to associations involved in high-impact solidarity initiatives.

The Foundation strives to achieve sustainable change with a positive impact on society, through the establishment of strong, long-lasting partnerships with civil society players who contribute to the fulfillment of its mission.

It also encourages and values the participation of the Group's employees in the initiatives that it supports.



4 PRIORITY AREAS



EDUCATION & ENTREPRENEURSHIP

The Attijariwafa bank Foundation continuously strives to support education in order to promote excellence, equal opportunity and combat school dropout, especially among young people from underprivileged social classes. Supporting entrepreneurship is a priority within the Group. In this framework, several measures are being implemented through the skills-based sponsorship program in line with the corporate social project of pan-African investment fund AL MADA, in order to instill a spirit of entrepreneurship in young people from a very early age.



ART & CULTURE

Mainstreaming access to art and culture is one of the cornerstones of the Foundation's CSR strategy. A key factor for development, fulfillment and social cohesion, for over forty years art has been an integral part of the Foundation's missions. The Foundation operates primarily in the visual arts sector. It contributes to the visibility of emerging artists through exhibitions, educational programs and guided tours designed for all audiences and promotes the group's collections through loans and publications. It also strives to promote heritage and music.



DIALOGUE & INTELLECTUAL PRODUCTION

The Foundation strives to promote constructive dialogue, through a platform of exchange open to all, especially young people, to discuss current economic, social and societal issues. In addition, this platform endeavors to support and disseminate intellectual production in general, as well as research work carried out within the Attijariwafa bank group and the conferences organized by the Foundation.



SUPPORTING ASSOCIATIONS

The Foundation supports a number of associations involved in high-impact social projects and solidarity initiatives, particularly for the benefit of underprivileged populations. The support operations are manifold and take the form of financial aid, donations in kind or skills-based sponsorship. They are aimed at creating value for the community and fall under several different fields. The Foundation also supports student associations of various educational institutions and supports students, particularly in the context of their civic commitment.

THE FOUNDATION IN FIGURES

At year-end 2019

EDUCATION & ENTREPRENEURSHIP

480

STUDENTS ENROLLED

in the Master's program in Banking & Financial Markets, since its launch in 2007

Nearly **27,000**

STUDENTS BENEFITED

from the support program of preparatory classes «Grandes Écoles pour Tous» since 2007

SUPPORTING ASSOCIATIONS

NEARLY **22,000**

PIECES OF IT EQUIPMENT

have been provided to the «Green Chip» program since 2007

ART & CULTURE

More than **1,000**

STUDENTS BENEFITED

from the «Academy of Arts» program since 2009

10,000

VISITORS

each year including **3,000 visitors** who received guided tours of the art spaces

PUBLICATIONS & DIALOGUE

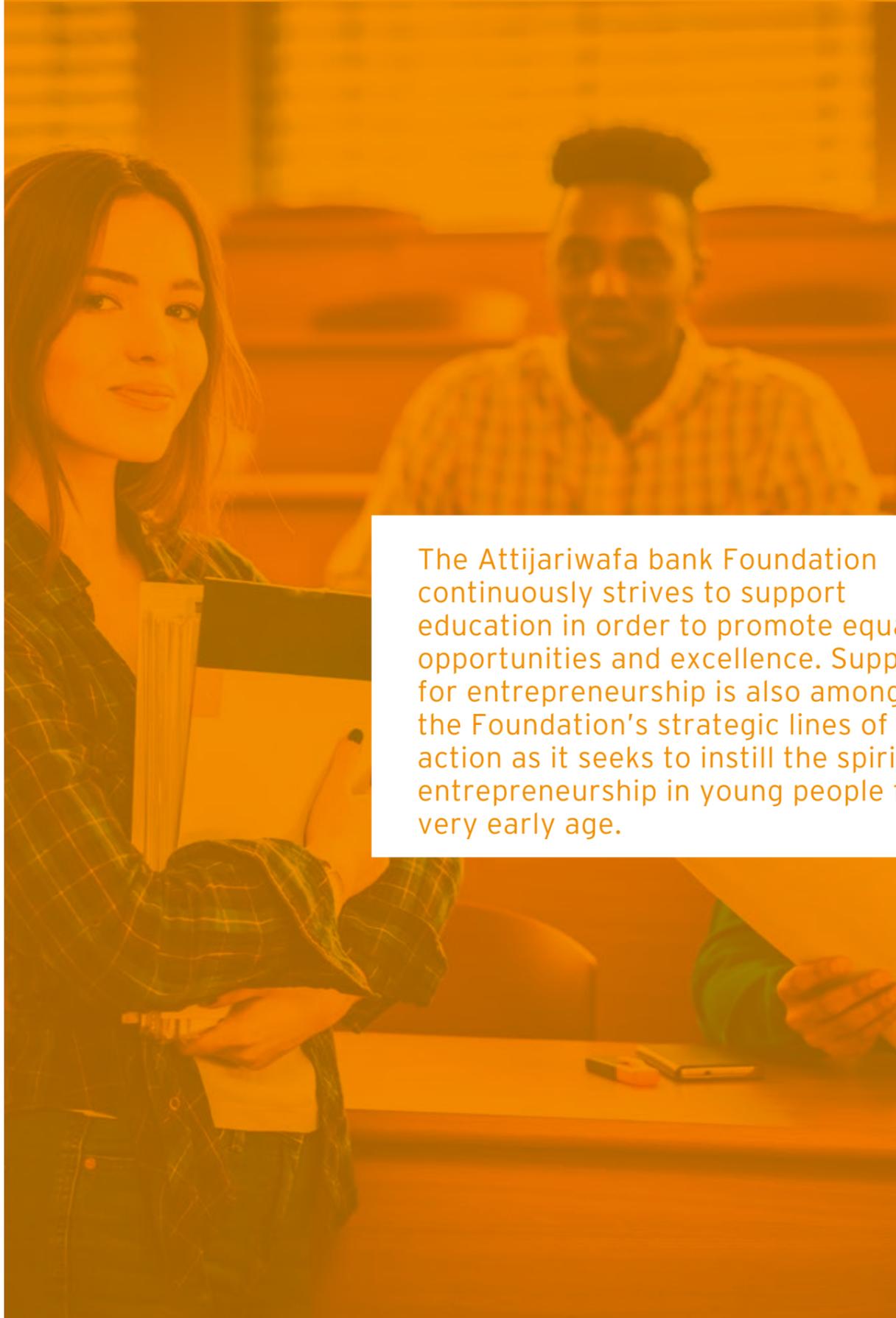
55 CONFERENCES

have been organized since the launch of the «Exchanging for better Understanding» program



EDUCATION & ENTREPRENEURSHIP

SUPPORTING EDUCATION AND YOUTH ENTREPRENEURSHIP



The Attijariwafa bank Foundation continuously strives to support education in order to promote equal opportunities and excellence. Support for entrepreneurship is also among the Foundation's strategic lines of action as it seeks to instill the spirit of entrepreneurship in young people from a very early age.

AMINA BEN AMAR EDUCATION & ENTREPRENEURSHIP DIVISION MANAGER



« The Foundation intends to pursue structuring programs along the same lines by consolidating its partnerships and positioning ».

HOW HAS THE FOUNDATION ENGAGED IN EDUCATION AND ENTREPRENEURSHIP IN 2019?

Since 2007, the Attijariwafa bank Foundation has pursued its commitment to education and support for entrepreneurship through the various structuring projects developed in this framework.

In 2019, as part of its flagship program to support public preparatory classes, it organized week-long bootcamps for students. These were aimed at optimizing their preparation for the competitive entrance exams to the Grandes Ecoles (top business and engineering schools) in France, respectively the 9th edition of the week-long bootcamp for business school preparatory classes and the 13th edition for students enrolled in scientific preparatory classes.

In the same vein, the outfitting of the libraries of all the public preparatory class centers continues according to the identified needs. The Foundation has also supported the AMGE Caravan as an exclusive partner since its launch, as it is considered to be a tangible asset to provide students with orientation for their preparatory classes throughout the Kingdom, allowing them to optimize their targeting of competitive exams and prepare them to the best of their ability for their future studies in France.

For the graduate level, the Foundation has consolidated its contribution to the development of the "International Master's in Banking & Financial Markets". The Attijariwafa bank Foundation also attaches paramount importance to the orientation of youth upstream. In this perspective, through the jamiati.ma platform, the Foundation has continued to enhance the content of the website and its Facebook page to better meet the needs shared by its community of Jamiati ambassadors.

SUPPORTING EDUCATION AND YOUTH ENTREPRENEURSHIP

With regard to support for entrepreneurship, another flagship strategic priority adopted by the Foundation and the Group on a larger scale, the partnership with the INJAZ Al-Maghrib association continued both through financial support and through the consolidation of skills-based sponsorship. The Foundation also organized the 4th edition of the Community Days, "AWB-INJAZ in a day", which provided beneficiaries with the opportunity to "be entrepreneurs for a day", in 13 cities throughout the Kingdom with a unifying effect within the bank. Since 2016, 1,652 employee volunteers have committed each year to the entrepreneurial education of young people.

HOW ARE THE GROUP'S EMPLOYEES INVOLVED IN THE FOUNDATION'S CORPORATE PHILANTHROPIC INITIATIVES?

This is a structured approach, and any corporate citizenship initiative organized by the Attijariwafa bank Foundation starts with the launch of a call for expression of interest for volunteering work or for participation in a specific initiative. Depending on the scope of the action, this call is generally extended by the Chairman to all Group employees. Employees may also spontaneously express their interest throughout the year, allowing the Foundation's team to involve them into any corporate citizenship initiative planned over the course of the year.

The internal enthusiasm for contributing to the Foundation's corporate citizenship initiatives has been consolidated over the years and I would like to emphasize the unifying nature of the "Community Days" launched in 2015 by the Foundation, initially with INJAZ Al-Maghrib and subsequently with other partner associations, notably Care International Maroc. This type of initiative, in line with Corporate Social Responsibility, has had the desired effect in terms of mobilizing employees on a large scale at the Group level.

WHAT ARE THE MAIN ACTIONS CONTEMPLATED BY THE FOUNDATION FOR 2020 IN THE FIELDS OF EDUCATION AND ENTREPRENEURSHIP?

The Attijariwafa bank Foundation intends to pursue structuring programs relating to education and entrepreneurship along the same lines by consolidating its partnerships and its positioning in this area, in particular in supporting excellence, contributing to the modernization of higher education and orienting the youth and developing the entrepreneurial spirit of the youth from a very early age, in line with the Group's strategic priorities and leveraging the skills-based sponsorship program.

PROMOTING ACCESS TO THE GRANDES ÉCOLES

In 2007, the Attijariwafa bank Foundation created the support program for public preparatory classes, "Grandes Écoles pour tous", in partnership with the Ministry of National Education. Within this framework, the Foundation organizes week-long bootcamps every year for the benefit of students from business and scientific preparatory classes, thus promoting an optimal preparation for the competitive entrance exams to business and engineering Grandes Écoles. In 2019, 160 students benefited from this program, and since its launch it has benefited a total of 1,739 students.

The program also includes providing libraries of the 27 public preparatory class centers with software and books that are generally expensive and inaccessible for students, especially those from disadvantaged backgrounds. In the same framework, every year the Attijariwafa bank Foundation supports the AMGE caravan, organized by the association of Moroccans at the Grandes Écoles, as an exclusive partner since its launch in 2006.

This operation, supported by the Ministry of National Education, aims to inform, guide and provide practical and hands-on advice on the Grandes Écoles admissions process to students from public business and scientific preparatory classes that intend to apply to the French business and engineering Grandes Écoles.

The 13th edition of the AMGE Caravan in 2019 benefited more than 5,000 students at the various public preparatory class centers in the Kingdom.

160 STUDENTS BENEFITED FROM THE WEEK-LONG BOOTCAMPS WITHIN THE FRAMEWORK OF THE "GRANDES ÉCOLES POUR TOUS" PROGRAM IN 2019.

« *Advice, assistance and counselling... this week-long bootcamp has really helped me a lot. After working so hard, I managed to join SupOptique Paritech. This school will allow me to study photonics and do research on energy in Morocco.* »

Hamza, beneficiary of the scientific week-long bootcamp

« *The week-long bootcamp that I benefited from through the Attijariwafa bank foundation allowed me to qualify for HEC and I have now been accepted to ESSEC. This makes me very happy and I would like to thank the Foundation for its support and all the teachers, jurors and organizers for their efforts.* »

Samia, beneficiary of the business week-long bootcamp



« *I became a volunteer adviser, to inspire young people and prepare them to be entrepreneurs and successful in their professional lives. I wanted my first "GIVE BACK" experience to be very emotional so I returned to my former middle school for Injaz's flagship program, namely the university company program. The impact of these programs is measurable today and I feel that it is my duty to take part in this citizen initiative and bring forth a new wave of entrepreneurs who in turn will inspire the future generation. As volunteers, this is something we enjoy thanks to these passionate young people who fuel us with their energy, their ambition and above all, their gratitude.* »

Amina REHANE, Branch Manager in Casablanca and volunteer since 2015

DEVELOPING A PROGRAM OF EXCELLENCE IN THE BANKING AND FINANCIAL SECTOR

The result of a successful public-private partnership, the international Master's in "Banking & Financial Markets" was developed in 2007 by the Attijariwafa bank group, through its Foundation, in partnership with Banco Santander through the UCEIF Foundation, with the Hassan II University through the Faculty of Legal, Economic and Social Sciences of Ain Chock Casablanca and the University of Cantabria. This Master's program offers students a dual Moroccan and Spanish degree from the two partner universities and produces senior finance executives to meet the sector's needs for qualified resources. The Master's program has now reached its 13th class, which was launched in October 2019, with a total of nearly 480 students enrolled and 333 graduates to date, of which 34% are from sub-Saharan Africa. The employment rate of the graduates is over 90%.

352 EMPLOYEE VOLUNTEERS OF THE GROUP MOBILIZED FOR 3,068 HOURS OF ENTREPRENEURSHIP TRAINING IN 2019.

INSTILLING A SPIRIT OF ENTREPRENEURSHIP IN YOUNG PEOPLE

Supporting entrepreneurship is a strategic priority for the Attijariwafa bank group and especially the Attijariwafa bank Foundation, in the wake of the corporate social project of AL MADA, the holding company. The Group is a founding member of INJAZ Al-Maghrib, whose mission is to stimulate the spirit of entrepreneurship in young middle, high school and university students. It supports the association since its creation through financial and skills-based sponsorship. In 2019, the contribution of the Group's 352 employee volunteers mobilized during the 2018-2019 academic year involved 3,068 hours of entrepreneurship training provided as part of the management of one or more programs, for the benefit of 9,848 young beneficiaries, middle, high school and university students in 17 cities in the Kingdom. Group employees thus fulfilled 59% of the association's volunteering needs, all partners combined.

Overall since 2016, the mobilization of Attijariwafa bank group has involved the commitment of more than 1,600 employee volunteers, who have provided a total of 21,484 hours of training for the benefit of 36,540 young beneficiaries of INJAZ Al-Maghrib.



« I joined the community of Jamiati Ambassadors in March 2019. In this way, I was able to take part in community days organized by the Attijariwafa bank Foundation with INJAZ Al-Maghrib in several middle schools in Morocco. All of us members from the high school and student community have diverse personalities and backgrounds, which in turn enriches our network and interactions. The objective is to contribute to the orientation of young people by making the best use of the Jamiati website, and to introduce young people to entrepreneurship and volunteer work. I am truly proud of this experience and of my social commitment. »

Nouhaila Taougar, Jamiati Ambassador, student of Com'Sup school

CONTRIBUTING TO STUDENTS' ORIENTATION WITH UNIVERSITY PLATFORM « JAMIATI »

« Jamiati.ma », is the first Moroccan university platform targeting the university community. It was initially developed in 2007 by the Attijariwafa bank Foundation in partnership with Banco Santander through the UCEIF Foundation. It was inspired by its Spanish counterpart: universia.es. "Jamiati.ma" is a platform compiling useful information aimed at providing high school graduates and university students with key information based on their needs, in order to help them in their decision-making and orientation process for their higher education program. At the end of 2019, the platform's audience reached 263,261 users and 405,929 page views. In order to engage the main target audience within the framework of the continued development of the "Jamiati" platform, since 2018 the Attijariwafa bank Foundation has been relying on the Jamiati community which, at the end of 2019, comprised 450 high school and university students designated as « Jamiati », ambassadors within the various public and private institutions.



THE PLATFORM HAD
261 USERS
AND 405,929 PAGE
VIEWS AT YEAR-END
2019

THE JAMIATI UNIVERSITY CARD: MAKING STUDENTS' DAILY LIFE EASIER

In 2007, the Attijariwafa bank Foundation developed the first university electronic card in Morocco, in partnership with Grupo Santander. This card, designed for students, faculty and administrative staff of the higher education institutions partnering with the Foundation, integrates a number of university services, such as borrowing books, access control, automatic payment, etc... It can also be used as a bank card, at the request of the cardholder, thus promoting the financial education of young students and their financial inclusion.

SUPPORTING
EDUCATION
& YOUTH
ENTREPRENEURSHIP

ART
& CULTURE

**IMPROVING
ACCESS TO ART
AND CULTURE**



Art and artistic creation are levers for living together in harmony. This is the essence of the Foundation's work, since its creation, in support of the democratization of art and culture.

GHITA TRIKI ART AND CULTURE DIVISION MANAGER



« As an enlightened patron of the arts, the Group has very early on been acutely aware of cultural assets and their benefits for the company and the community ».

IMPROVING ACCESS TO ART AND CULTURE

WHAT IS YOUR ASSESSMENT OF THE WORK OF THE ART & CULTURE DIVISION IN 2019?

2019 was marked by three highlights that addressed three complementary objectives: creating partnerships with operators committed to promoting contemporary African art in Morocco, in order to foster cultural entrepreneurship, consecrating the 3rd class of the Academy of Arts program while including former graduates, and finally, democratizing access to the collection through stories for the general public.

This is a positive outcome in both qualitative and quantitative terms, supported by an artistic program that has enabled the permanent occupancy of the Actua art space, with a 25% increase in visitors, to send a strong signal to the initiatives in terms of bringing pan-African cultures closer together, and to promote young African artists on Moroccan soil. Throughout this programming, the Art & Culture division was placed under the anniversary theme of the 40 years of cultural patronage of the Attijariwafa bank group.

Among the highlights was "Travel West", the pan-African exhibition which brought together 35 artists representing 3 generations from 18 countries and the 4 corners of the continent, and which was displayed in two stages, on the sidelines of the 6th edition of the International Africa Development Forum, and then at the Actua art space to accommodate a wider audience. Then, the 2019 financial year ended with the curating of a major exhibition "The I of the Other", which witnessed the participation of around a hundred young students from the Arts Academy after two years of intense explorations of otherness and living together through video, painting, installation, poetry and performances. I would also like to recall that the Arts Academy is a flagship arts education program launched by the Foundation in 2009.

WHY IS IT IMPORTANT FOR THE ATTIJARIWafa BANK GROUP AND ITS FOUNDATION TO ENGAGE IN CULTURAL PATRONAGE?

Art and culture are drivers of development, fulfilment and social cohesion. They also happen to have historically featured among the stakes of the CSR vision adopted by the Group. Indeed, it is no coincidence that art has been an uninterrupted part of the Foundation's mission for more than forty years. As an enlightened patron of the arts, the Group has very early on been acutely aware of cultural assets and their benefits for the bank and the community. The pictorial heritage of the Attijariwafa bank group is a pillar on which the Foundation relies to express its artistic vision, as it is one of the most beautiful institutional collections of modern and contemporary art in Morocco and North Africa, worthy of being admired by the greatest number of people.

Moreover, the benefits of sharing through art are tangible even for the very young, and particularly for the students of the "Arts Academy" program who, by developing their artistic creativity, open their minds and their views and channel their energy in a positive way.

WHAT ACTIVITIES DOES YOUR DIVISION PLAN TO CARRY OUT IN 2020?

To continue and diversify partnerships with operators involved in promoting the arts, particularly in two areas:

- Digital art, in which the foundation has been a pioneer in the early 2000s, and which is now fully integrated into the bank's digitalization strategy.

In partnership with the Casablanca International Video Art Festival (FIAV), the Art Division will launch projects to enhance the visibility and dissemination of young contemporary Moroccan artists, involved in particular in digital art, virtual reality and urban art, in order to be in tune with this revolution towards artists, facilitating their inclusion in this field.

- Contemporary African art with a project that will be incorporated into the Casablanca International Biennial.

At the same time, the collection will continue to be promoted through thematic exhibitions, loans, online virtual visits on the Attijariwafa bank Group's portal.

PROMOTING THE UNDERSTANDING OF THE ARTS

THE ART & CULTURE DIVISION OF THE ATTIJARIWABA BANK FOUNDATION ORGANIZES ARTISTIC EXHIBITIONS SEVERAL TIMES A YEAR ON THEMES RELATED TO CULTURAL PLURALITY, INTER-AFRICAN DIALOGUE, HERITAGE, AS WELL AS INDIVIDUAL EXPERIENCES THAT HAVE MARKED THE HISTORY OF MOROCCAN AND AFRICAN PAINTING.

3 EXHIBITIONS HAVE BEEN ORGANIZED IN 2019.

11,700 VISITORS, INCLUDING 5,000 SCHOOLCHILDREN, FOR GUIDED TOURS.

« TRAVEL WEAST » EXHIBITION

This exhibition has traditionally been part of the 6th edition of the Africa International Development Forum.

For the Attijariwafa bank Foundation, the Africa International Development Forum is a privileged opportunity to question, year after year, the role of culture in economic relations, to promote the group's artistic heritage and to bring together common heritage and artistic approaches in the African space.

For this 6th edition of the FIAD, the Attijariwafa bank Foundation has curated an exhibition featuring promising artists of the emerging scene from the Continent and the Diaspora, alongside established artists from the Attijariwafa bank collection.

Travel WEAST brought together 35 artists representing 3 generations, from 18 countries and from the 4 corners of the African continent, addressing themes such as the social commitment of women, environmental issues and energy access, immigration, and globalization from a kaleidoscopic prism. Moreover, the common ground for these artists is that they all produced their work during their art residency in Morocco, reflecting in their works an effective convergence of practices and ideas. This exhibition was also displayed in two stages, at the FIAD and at the Actua art space. The Art & Culture division also partnered with the Casablanca-based association Arkane, through cross-artists' residencies, bringing together artists from Northern to Southern Africa. The Foundation thus conveyed a positive message of encouragement to cultural entrepreneurship at the time when the CGEM created the Federation of Creative Industries.



EXPOSITION
W TRAVEL WEAST

Following the dialogue spurred by this artistic dynamic, the Art & Culture and Publications & Dialogue divisions have been working in synergy to jointly organize a conference on contemporary African art at the Actua art space: "Contemporary African Art: what prospects for which markets?" This conference brought together experts, art critics and testimonials of African cultural players and artists whose works were exhibited as part of the Travel WEAST exhibition.

"GRANDS FORMATS" EXHIBITION" FROM THE ATTIJARIWABA BANK COLLECTION

The "Grands Formats" exhibition is part of a series of exhibitions that will take place between now and 2021. These exhibitions are aimed at popularizing the collection through thematic exhibitions curated based on its styles and trends.

Building on these explorations, the exhibition takes a retrospective look at the very fertile artistic period from 1980 to 2000, through a selection of oversized works by artists emblematic of the collection and of this revival which gave pride of place to pictorial matter. This prolific period coincided with the rise of a real awareness within the Attijariwafa bank group for a revival of the arts, through specific works commissioned for its head office and its branches, some of which have been specially

displayed in this exhibition. By focusing exclusively on large to oversized works, the Foundation was able to pay tribute to the audacity and challenge that large pieces represent for an artist.



GRANDS FORMATS
— EXHIBITION —
FROM THE
ATTIJARIWABA BANK
COLLECTION



« The Arkane experience was truly wonderful for me and a turning point both in my life and in my artistic journey, allowing me to step into the art world through its most expansive horizons. My collaboration with the Attijariwafa bank Foundation gave my career a new dimension, and a strong moral boost to push forward. I found my vocation in contemporary art which provides me with a space where I can express myself freely. I hope that this experience will be renewed because it is truly a unique experience. »

Aissa Jood, graduate of the Academy of Traditional Arts in Casablanca, specializing in Arabic calligraphy art.

« ... I discovered the Academy of Arts through the headmaster of the Mansour El-Dahbi secondary school in which I was enrolled. The professors advised me to join the academy because I had an advanced level in the mastery of visual arts. We meet at the Academy of Arts to develop our creative skills and to share our knowledge with each other. Not to mention the professors' skills in our training and our exposure to the professional world thanks to their backgrounds and experiences. On my way to the academy, I feel like a bird freed from its cage, because I know that I am going to a place where all my feelings are transformed into works of art, as if my brain is being updated to be more creative... »

Aicha Zila, student at the Academy of Arts - 4th graduating class

GUIDING YOUTH TOWARDS RESPONSIBLE AND CREATIVE CITIZENSHIP

As a multidisciplinary cultural program of the Attijariwafa bank Foundation, the Academy of Arts is dedicated to the fulfillment of young students, in particular middle and secondary school students in public schools, through an educational project built around artistic creativity designed to foster civic values. A true reference in the field since 2009, this program, which was initiated and implemented by the Foundation, is conducted over a two-year cycle and involves a group of **120 students per class**, selected according to criteria based on age and motivation, with the help of the Regional Academy of Education and Training of Casablanca. Three artistic practices - visual arts, multimedia, writing - are taught throughout the curriculum, resulting in a substantial production and traditionally culminating in an exhibition that is open to the public. Experienced professionals and external stakeholders oversee the program throughout the year. Several hundred students have benefited from the program since its inception in 2009 and dozens of promising talents have been directed towards artistic streams in high schools and fine arts institutions.

LEADING THE THIRD CLASS OF 2017-2019 UNDER THE THEME OF « THE I OF THE OTHER »

Following two years of participatory explorations of otherness and living together, 2019 ended with an exhibition as a reward for former participants. Featuring the multifaceted creations entirely designed and produced by the 130 students in the class, the exhibition was designed to inspire hope in an art and culture aspiring to a fertile cosmopolitanism, and to a full and healthy coexistence in a common space, reaffirming the faith of the Foundation in the future and its confidence in the youth. It is expressed in paintings, poems, videos, photographs and features and sculptures, coupled with an in-depth work consisting in allowing students to develop a discourse and to be able to challenge the world of art and its audience. The inauguration of the exhibition was also marked by the launch of the 4th class of the program with **150 new enrollments**.

LOANS OF WORKS OF ART TO PROMOTE GREATER ACCESS TO ART

The Attijariwafa bank group boasts a collection of paintings that is among the finest institutional collections of modern and contemporary art in Morocco and North Africa. Representing more than sixty years of Moroccan pictorial history, this heritage offers the Foundation the opportunity to entrench itself in the African cultural space, while allowing it to project new forms of expression.

As a key partner of art institutions, the Attijariwafa bank Foundation actively participates in loans and the circulation of works of art from the Group's collection during major exhibitions. This is yet another way to contribute to the outreach of the collection for the benefit of the greatest number of people, which also contributes to the structuring of the professions of conservation and valuation of works of art. Thus, four cultural partnerships have been signed in 2019 with the National Foundation for museums, the Macaal, CDG, and the Villa des Arts around the retrospective exhibitions of Najia Méhadji, Hassan El Glaoui and Melehi. In addition, nearly 270 major and manifold works of art have been displayed in the bank's central and regional sites in Morocco, allowing Attijariwafa bank employees to enjoy its art collection.

270 MAJOR AND MANIFOLD WORKS OF ART WERE DISPLAYED IN THE BANK'S CENTRAL AND REGIONAL SITES IN MOROCCO

INTERNATIONAL REFERENCING OF THE FOUNDATION'S WORKS OF ART

Over the last few years, the Attijariwafa bank Foundation has been actively promoting its activities abroad, relying on a solid network of international art experts. The foundation is a founding member of the IACCCA [International Association of Corporate Collectors of Contemporary Art] network since 2006, and takes part in the network's exchanges on best practices in the protection and promotion of contemporary art collections. As a result, it now has worldwide visibility on the network's portal among a large community of members and professionals in the art industry.

PUBLICATIONS
& DIALOGUE

**PROMOTING PUBLIC
DIALOGUE AND
INTELLECTUAL
INITIATIVES**

Through the organization of constructive dialogue around economic, social and societal themes, the Foundation gives a voice to intellectuals from all walks of life, economic operators, civil society players, artists and academics

MOUNA KABLY PUBLICATIONS & DIALOGUE DIVISION MANAGER



© Brahim Taougar

« The key to this success lies in the variety of topics addressed and the quality of the speakers who agree to join in on our citizen engagement ».

PROMOTING PUBLIC DIALOGUE AND INTELLECTUAL INITIATIVES

WHAT IS YOUR ASSESSMENT OF THE WORK OF THE PUBLICATIONS & DIALOGUE DIVISION SINCE THE LAUNCH OF THE « EXCHANGING FOR BETTER UNDERSTANDING » CONFERENCE SERIES?

This dialogue platform, created in May 2014, has been increasingly popular since its launch. The key to this success lies in the variety of topics and the quality of the speakers who agree to join in on our citizen engagement. Our positioning has made it possible to set up a monthly meeting, in the presence of national and international experts, to decipher current issues, whether in the economic, cultural or social spheres. These meetings are attended by hundreds of people from different backgrounds and generations. This social and intergenerational mix gives rise to fruitful, spontaneous and constructive dialogue.

HOW DOES THE ATTIJARIWAFABANK FOUNDATION TACKLE THE MAJOR ISSUES IN MOROCCO?

We choose our themes rigorously, in such a way as to bring a real added value to the discussion. To this end and on a daily basis, we monitor the national news, as well as international news as Morocco is open to its environment. Similarly, we organize conferences in all regions of the Kingdom to shed light on the economic opportunities of each region as well as the most inspiring business projects undertaken by local talents. It is also an opportunity to draw the attention of public opinion and public authorities on areas for improvement, with a view to promoting the economic and financial inclusion of all citizens.

At the same time, public universities increasingly request us to organize conference-debates on their campus to promote the modern thoughts of the great Arab philosophers. In order to share the content of these discussions with as many people as possible, after each meeting, we publish conference proceedings which are available on the bank's institutional website, in addition to the annual collections which gather all the proceedings such as the 2016, 2017 and 2018 collectors' books.

THE YEAR 2020 PROMISES TO BE PROSPEROUS IN LIGHT OF CURRENT SOCIO-POLITICAL, ECONOMIC AND CULTURAL EVENTS. CAN YOU ALREADY TELL US WHAT SOME OF THIS YEAR'S KEY THEMES WILL BE?

We remain attentive to current events, as well as to the expectations of the general public, in particular young students and community leaders who express a clear interest at every opportunity for current issues related to citizenship, the careers of the future, the digital revolution, as well as artistic creativity and social entrepreneurship. Over time, we have developed a powerful strike force that helps us to be responsive to ongoing and current events, and to always be up to date on complex and innovative issues that affect the future of our country.

2019 HIGHLIGHTS

THE MONTHLY CONFERENCE CYCLE « EXCHANGING FOR BETTER UNDERSTANDING »

Having identified a real need to promote a constructive dialogue to enlighten citizens, and in particular the youth, on certain complex issues that impact their daily life and affect their future, the Attijariwafa bank Foundation has set up, in 2014, a dialogue platform open to all, entitled "Exchange for better understanding", in order to discuss current economic, social, and societal issues.

This platform also promotes and disseminates intellectual production in general, in addition to the research conducted within the Attijariwafa bank group and the proceedings of the conferences organized by the Foundation.

"Exchanging for better understanding" is composed of a monthly cycle of conferences organized in different cities of the Kingdom and attracts several hundred economic operators, civil society players, especially Moroccan youth, who come to meet renowned Moroccan and foreign intellectuals and experts.

11 CONFERENCES WERE ORGANIZED IN 5 REGIONS, BRINGING TOGETHER MORE THAN 1,700 PARTICIPANTS IN 2019

■ ■ *This honorable initiative is a token of recognition that appeals to the new momentum launched today in Morocco. We have embraced this initiative with open arms because the University is a space for reflection and dialogue. Within our university institution, openness is a necessity and a resource. ■ ■*

Mr. Azzeddine El Midaoui, President of the Ibn Tofaïl University during the conference on the theme: "Avicenna, Islam and Modernity" in Kenitra.

■ ■ *I would like to thank the various speakers for the quality of the discussions and the depth of their ideas. I was a little intrigued by the approach of the three speakers. At the same time, I must say I appreciated it. They each expressed their own vision, according to their area of specialization, concerns and interests, and this is what enriched this evening's discussions. ■ ■*

Participant - at the conference on the theme "What are the ethical and moral values for a changing Morocco?".



All the discussions during the meetings of the series "Exchanging for better understanding" are transcribed in conference proceedings that are available on the website www.attijariwafabank.com alongside the 2016, 2017 and 2018 Collectors' editions.

« AVICENNA, ISLAM AND MODERNITY »

This first regional meeting held in 2019 was organized at the Ibn Tofaïl University in Kenitra. It was an opportunity to revive the prolific work of Avicenna, to explain its modernity and thus rehabilitate the legacy of this philosopher and physician of the 11th century whose ideas are of great relevance.

The panel discussion brought together four university professors who have researched the work of Avicenna: Ms. Sanae Ghouati, Professor at the Ibn Tofaïl University; Mr. Mohamed Naiym and Mr. Hassan Sahli, Professors of Philosophy at the Chouaib Doukkali University in El Jadida; and Mr. Ahmed Alami, Researcher and Professor of Philosophy at the Ibn Tofaïl University in Kenitra. During this fascinating discussion, moderated by Mr. Abdelhak Najib, Journalist and Writer, the speakers recalled the richness of Avicenna's career and the significant events of his life that led him to become one of the greatest figures of universal philosophy.

« THE WORLD, AFRICA, MOROCCO: WHAT PROSPECTS FOR 2019? »

This conference brought together a high-level panel composed of Mr. Frederic Louat, Managing Director of Riser Maghreb; Mr. Abdou Diop, Managing Partner of Mazars Audit & Conseil and Mr. El Mehdi Fakir, Economist and Senior Consultant in Strategy & Risk Management. Moderated by Mr. Talal Chakir, Radio Host and Lecturer in Economic and Social Sciences, the speakers delivered a three-stage analysis of the global, regional and national outlook for 2019.

« SCHOOL DROPOUT: HOW TO PUT AN END TO THE SCOURGE? »

Moderated by Mrs. Sanaa El Aji, Sociologist, Journalist and Founder of the information website www.marayana.com, this meeting brought together a distinguished panel of experts including Mr. Youssef Belqasmi, Secretary General of the Department of National Education at the Ministry of National Education, Vocational Training, Higher Education and Scientific Research; Mr. Philippe Maalouf, Head of the Education Sector for the Maghreb for UNESCO; Ms. Rita El Kadiri, Director General for Development & Partnership of the Zakoura Foundation; Mrs. Meriem Othmani, President and Founder of the INSAF association; and Mrs. Mounia Benchekroun, President of the “Kane Ya Makane” association. This meeting was an opportunity to discuss the issue of school dropout, a real socio-economic challenge affecting thousands of young people every year.



“ The Attijawafa bank Foundation gives us the opportunity to discuss extremely important subjects with the aim of understanding the subject matter and understanding each other. ”

Mr. Youssef Belqasmi, Secretary General of the Department of National Education at the Ministry of National Education, during the conference on the theme “School dropout: how to put an end to the scourge? ».

« WHAT ARE THE ETHICAL AND MORAL VALUES FOR A CHANGING MOROCCO? »

For the holy month of Ramadan, the Attijawafa bank Foundation has chosen to explore the following theme “What are the ethical and moral values for a changing Morocco?” This meeting was devoted to living together and the essential values that govern our society. Moderated by Mr. Abdelhak Najib, Writer and Journalist, this edition brought together Mr. Faouzi Skali, Anthropologist and Writer; Mr. Mamoun Lahbabi, Writer and Mr. Mohamed Chouika, Professor of Philosophy and Writer. These three renowned intellectuals recalled the role of values in our society, in the light of current changes, emphasizing the importance of the fundamental values that make up the Moroccan identity. They also highlighted the attachment to age-old values and the desire to open up to the world which has always been characteristic of Moroccan society.



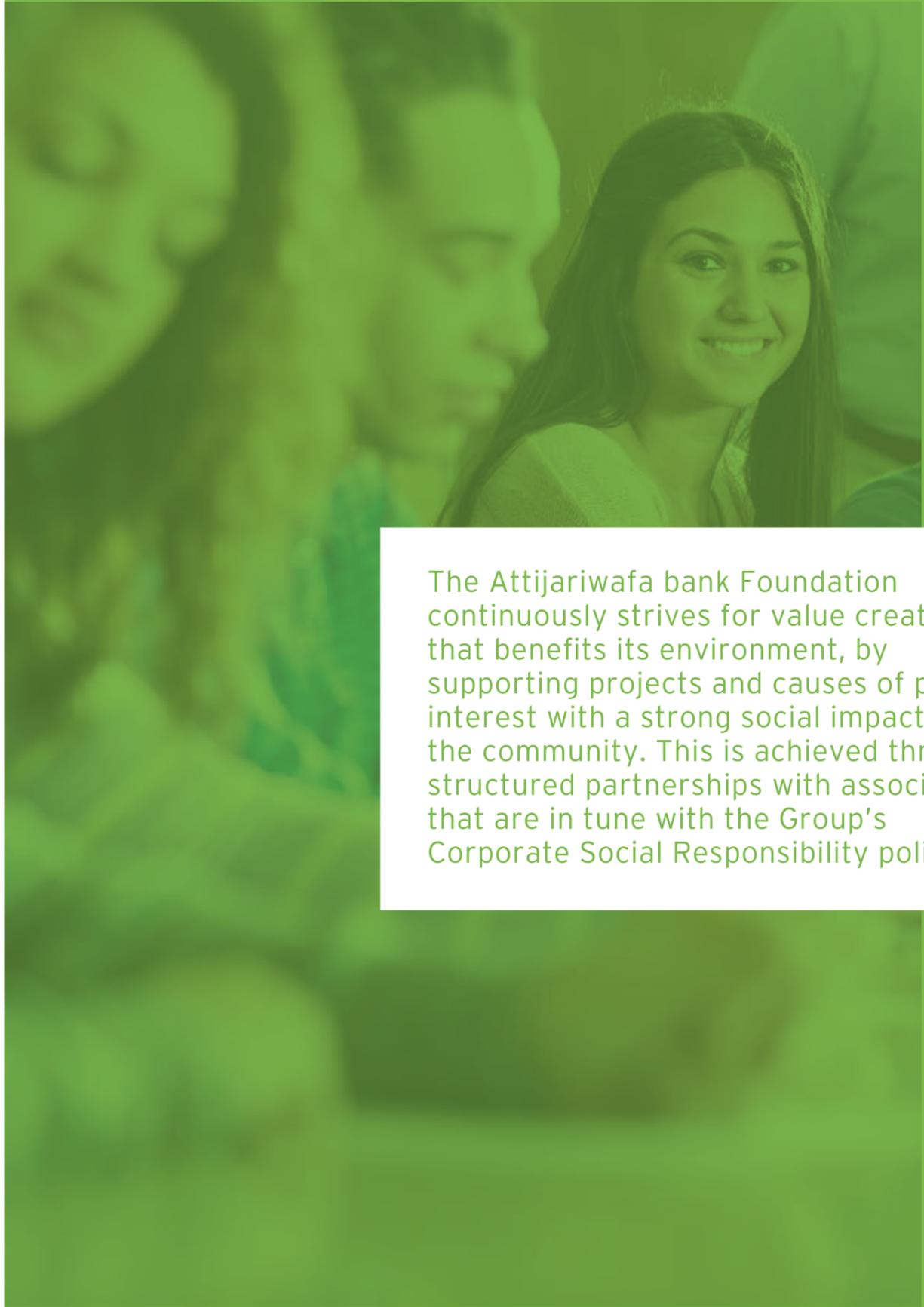
« CAN WE TRUST ARTIFICIAL INTELLIGENCE? »

Before an audience of more than 300 people from the business community, academia and civil society, this meeting under the theme “Can we trust artificial intelligence?” placed artificial intelligence at the heart of the debate. In order to analyze this scientific theme with multiple economic and social spin-offs, the Attijawafa bank Foundation called upon Mr. Rachid Guerraoui, one of the world’s leading researchers and specialists in algorithmics, professor at the Ecole Polytechnique Fédérale de Lausanne and at the Collège de France. Mr. Guerraoui was able to define artificial intelligence and explain the power of algorithms as well as the advances expected in the coming years in a number of fields.



SUPPORTING
ASSOCIATIONS

**PROMOTING CIVIL
SOCIETY INITIATIVES
AND PLAYERS**



The Attijariwafa bank Foundation continuously strives for value creation that benefits its environment, by supporting projects and causes of public interest with a strong social impact for the community. This is achieved through structured partnerships with associations that are in tune with the Group's Corporate Social Responsibility policy.



IN 2019 1 851 PIECES OF ALL TYPES OF IT EQUIPMENT WERE DONATED TO THE AL JISR ASSOCIATION.

SUPPORTING INITIATIVES



« Donating your time or your modest experience is much more “rewarding” than one would expect, because helping others is also a way to help ourselves. *The community days organized by the Attijariwafa bank Foundation are truly meaningful and marked with lively exchanges involving young people full of hope and talent who are eager to believe in a better future. Being a volunteer is a serious commitment that requires a lot of rigor, but that is also very rewarding and enjoyable. As Leonard Nimoy so aptly put it: “The more you share, the more you have. That’s the miracle”.* »

Leila YACOUBI, Branch Manager in Casablanca.

BRIDGING THE DIGITAL DIVIDE IN PUBLIC SCHOOLS

As a founding member of the Al Jisr association, whose mission is to involve the private sector in supporting education by bringing schools and businesses closer together, and by bolstering its partnership concept, each year the Group supplies the association with IT equipment. These donations contribute to the “Green Chip” program, which aims to limit the digital divide from an early age through the recycling and recovery of computer equipment before it is redistributed to public schools. The association also trains young IT instructors who, in turn, transfer their knowledge to schoolteachers. In 2019, a donation of 1,851 pieces of all types of IT equipment was made to the association.

SUPPORTING STUDENTS’ CIVIC ENGAGEMENT

The Attijariwafa bank Foundation supports the Moroccan and sub-Saharan student associations of the various educational institutions and particularly supports the students within the framework of their civic engagement. In recent years, the Foundation sponsored initiatives organized by the association of African interns and students in Morocco (CESAM), the ESITH Enterprise forum, and the ISCAE student association.

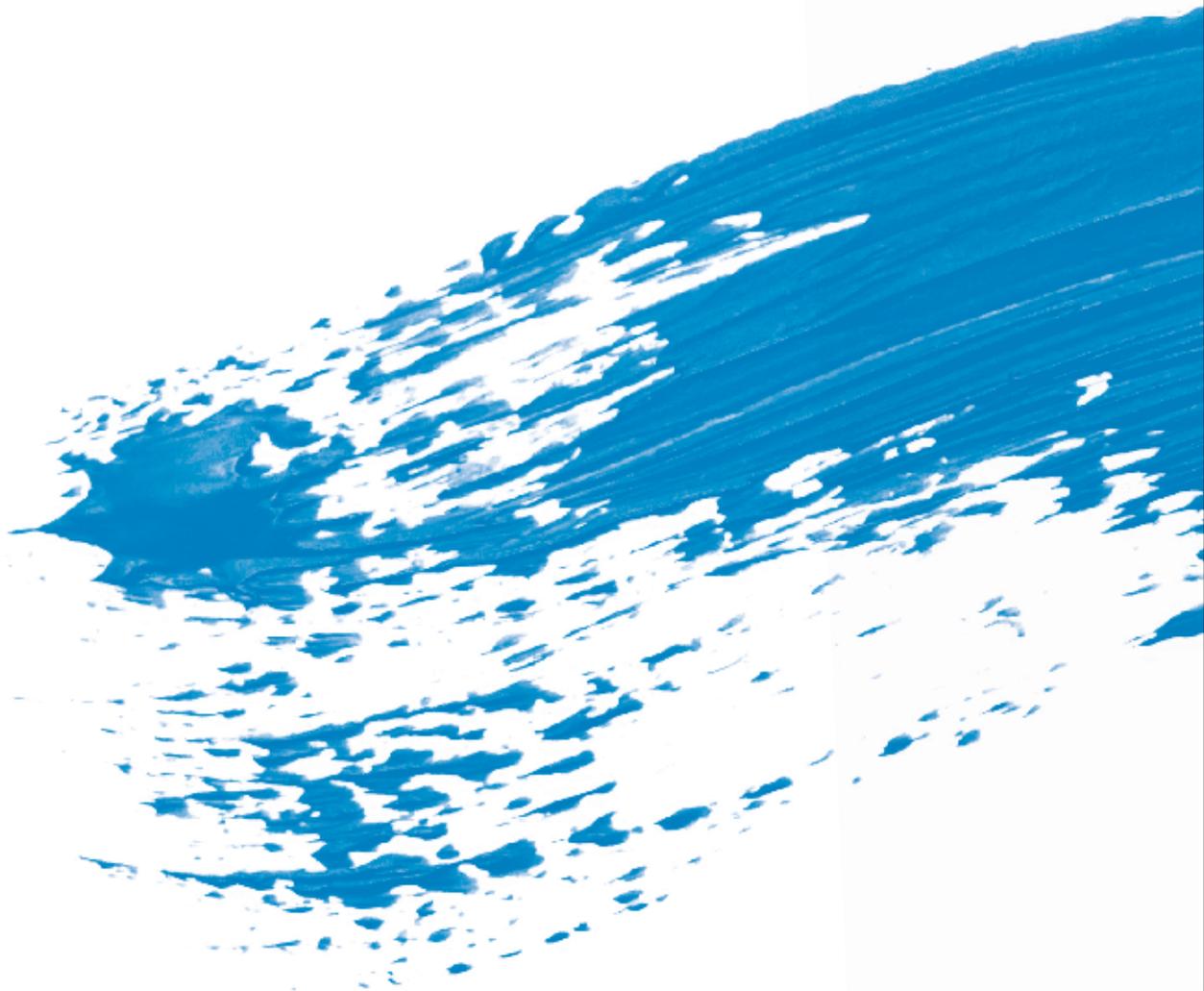


COMMUNITY DAYS TO INVOLVE EMPLOYEES IN CIVIC ACTIONS

The Group encourages and values the participation of its employees in corporate citizenship initiatives, by enabling them to implement their ability to act through several skills-based patronage and volunteer projects. As such, the bank in Morocco has more than **1,600 employee volunteers**, having allocated **21,504 hours to civic actions in 2019**. Since 2016, the Attijariwafa bank Foundation and some subsidiaries of the Group have been organizing annual community days for the benefit of young schoolchildren and students in different cities in Morocco. In 2019, the 4th edition of the Community Days was organized over the course of the year, around a new concept “AWB-INJAZ in a day”, giving participants the opportunity of stepping in an entrepreneur’s shoes for a day. This initiative was rolled out in 13 cities of the Kingdom, for the benefit of 4,720 middle school students, with the theme “raising awareness of young people to the challenges of environmental protection”. It mobilized nearly 220 employee volunteers of the Group.

The Attijariwafa bank Foundation organized various side events on the occasion of the World Volunteer Day, on December 5th, to raise the awareness of young people from a very young age to get involved socially, as young citizens serving their community.





FONDATION
Attijariwafa bank