

Attijariwafa bank

2017



التجاري وفا بنك
Attijariwafa bank

Believe in you

Group's Profile

Attijariwafa bank is a leading banking and financial Group in North Africa, WAEMU (West African Economic and Monetary Union) and EMCCA (Economic and Monetary Community of Central Africa).

Network, customers & staff

at 30 June 2017

4,090	Branches
3,268	Branches in Morocco
287	Branches in North Africa
70	Branches in Europe and the Middle East
367	Branches in West Africa
97	Branches in Central Africa
19,430	employees
8.8	million customers

Financial highlights

Consolidated/IFRS at 30 June 2017

Total assets	467.1	(+12.2%)* Billion MAD	
Net banking income	10.5	(+4.1%)* Billion MAD	
Net income	3.3	(+10.4%)* Billion MAD	
Net income group share	2.6	(+5.4%)* Billion MAD	
ROE ⁽¹⁾	14.7%	NPL ratio	7.1%
ROA ⁽²⁾	1.4%	Coverage ratio	73.3%
Total Capital ratio ⁽³⁾	13.3%	Cost-to-Income ratio	45.7%
Core Tier 1 Ratio ⁽³⁾	10.8%	Cost of risk	0.61%

(1) Net income / shareholders' equity excluding net income

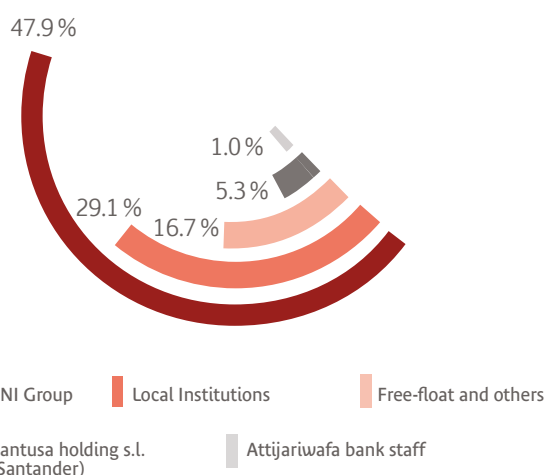
* Based on June 2016

(2) Net income / total assets

(3) Data as of December 2016

Shareholding Structure

at 30 June 2017



Board of Directors

at 30 June 2017

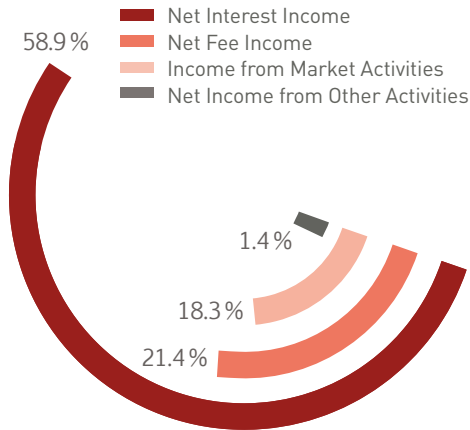
Mr. Mohamed EL KETTANI Chairman of the Board
Mr. Antonio ESCAMEZ TORRES Vice-Chairman
Mr. Mounir EL MAJIDI Director, Representing SIGER
Mr. Hassan OURIAGLI Director, Representing SNI
Mr. Abdelmjid TAZLAOUI Director
Mr. José REIG Director
Mr. Abed YACOUBI SOUSSANE Director
Mr. Aldo OLCESE SANTONJA Director
Mr. Manuel VARELA Director, Representing Santander
Mr. Aymane TAUD Director
Mrs. Wafaa GUESSOUS Secretary

Committees issued from Board of Directors

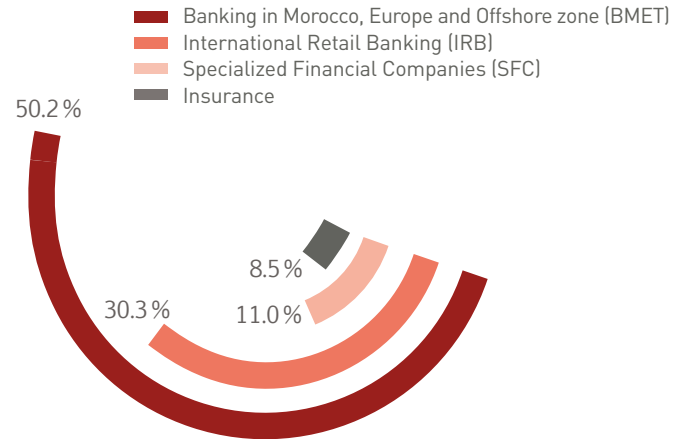
Permanent members	Strategic Committee	Group Risk Committee	Group Audit Committee	Appointment and Remuneration Committee*
Mr. Mohamed EL KETTANI	●	●	-	●
Mr. Hassan OURIAGLI	●	●	-	●
Mr. Abdelmjid TAZLAOUI	●	-	●	-
Mr. José REIG	●	●	●	●
Mr. Mounir EL MAJIDI	-	-	-	●
Mr. Abed YACOUBI-SOUSSANE	-	-	●	-

(*) 3 sub-committees issued from «Appointment and Remuneration Committee» with different compositions depending on the prerogatives of each sub-committee.

Breakdown of Consolidated Net Banking Income at 30 June 2017

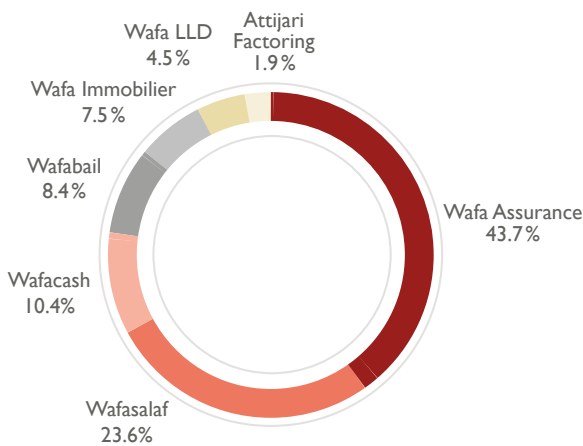


Contribution to consolidated Net Banking Income by activity at 30 June 2017



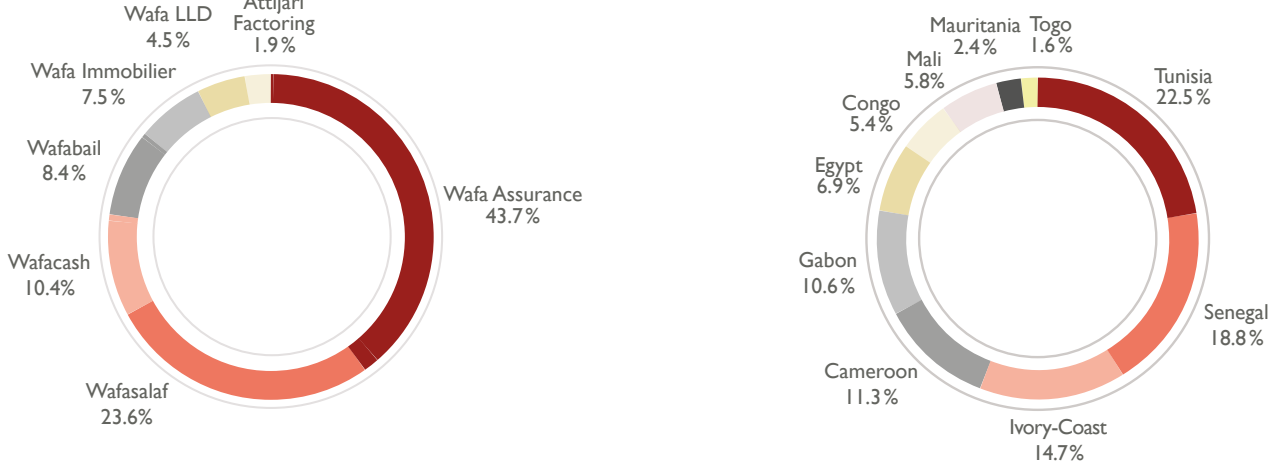
Breakdown of Moroccan Companies' NBI at 30 June 2017

NBI of Moroccan subsidiaries: MAD 2,090.7 million
 NBI SFC: MAD 1,178.1 million
 NBI Insurance: MAD 912.6 million



Breakdown of International NBI by Geography at 30 June 2017

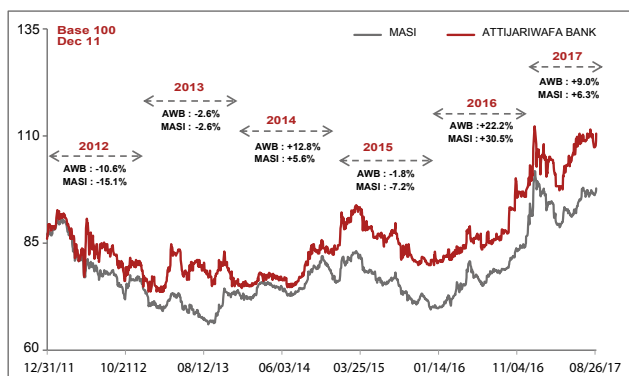
NBI IRB: MAD 3,253.9 million



Attijariwafa bank's share price performance

Attijariwafa bank vs MASI from 12/31/2011 au 08/30/2017

Largest bank by market capitalization in Morocco: MAD 89.6 billion at 30 June 2017



Stock Market Indicators

Attijariwafa bank	2015	2016	June 2017
Price	338	413	440.05
P/B	1.86x	2.06x	2.20x
PER	15.28x	17.67x	17.03x
DY	3.25%	2.91%	-
Number of Shares	203,527,226	203,527,226	203,527,226
Market capitalization (in million MAD)	68,772	84,057	89,562

An internationally - oriented Banking and Financial Group ...

Europe



Attijariwafa bank
EUROPE
Attijariwafa bank
Europe
Branches: 68
Market share: NA

North Africa



التجاري بنك
Attijari bank
Attijari bank Tunisie
Branches: 206
Market share: 8.8%




التجاري بنك
Attijari bank
Attijari bank Mauritanie
Branches: 24
Market share: 11.0%




التجاري بنك
Attijari bank
Attijariwafa bank Egypt
Réseau: 56
PDM: 2.7%

EMCCA



SCB Cameroun
Société Commerciale
de Banque Cameroun
Branches: 56
Market share: 10.1%




Crédit du Congo
Crédit du Congo
Branches: 20
Market share: 11.7%




**Union Gabonaise
de Banque**
Union Gabonaise
de Banque
Branches: 21
Market share: 20.6%

WAEMU



CBAO
Compagnie Bancaire
de l'Afrique de l'Ouest
Branches¹: 91
Market share: 15.1%



Crédit du Sénégal
Crédit du Sénégal
Branches: 8
Market share: 3.0%



BIM s.a.
Banque Internationale
pour le Mali
Branches: 80
Market share: 9.7%




**Société Ivoirienne
de Banque**
Société Ivoirienne
de Banque
Branches: 56
Market share: 10.9%



BIA Togo
Banque Internationale
pour l'Afrique au Togo
Branches: 12
Market share: 4.9%

Loan market share as of June 2017 except BIM & SIB (Jan-17) & Egypt (Mar-17).

1 - including Burkina Faso, Niger and Benin.

 Representative offices (Tripoli, Riyadh, Dubai, London, Geneva and Montréal).


...Supported by best-in-class factories



تامين الوفاء
Wafa Assurance
Wafa Assurance
Branches : 314
Market share : 20.8%




وفاسلاف
Wafasalaf
Wafasalaf
Branches : 44
Market share : 32.4%



وفا إيموبيلير
Wafa Immobilier
Wafa Immobilier
Branches : 53
Market share : 24.6%



وفا بايل
Wafabail
Wafabail
Branches : NA
Market share: 26.4%



Attijariwafa bank
FACTORING
Attijari Factoring Maroc
Branches : NA
Market share : 68.0%



بنك اسفا
Bank Assafa
Bank Assafa
Branches : 21
Market share : NA



وفا كاش
Wafacash
Wafacash
Branches¹ : 1,678
Market share : NA



Wafa LLD
Wafa LLD
Branches : NA
Market share : 18.0%




التجاري للوساطة
Attijari Intermédiation
Attijari Intermédiation
Branches : NA
Market share : 21.9%



تدبير الوفاء
Wafa Gestion
Wafa Gestion
Branches : NA
Market share : 26.2%



Attijariwafa bank
ATTIJARI FINANCES CORP
Attijari Finances Corp.
Branches : NA
Market share : NA



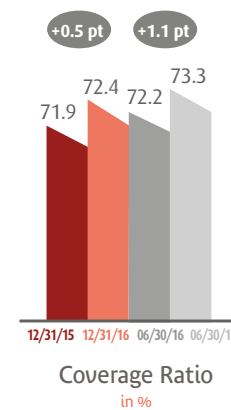
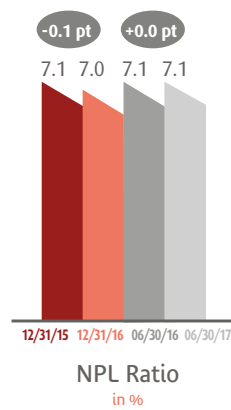
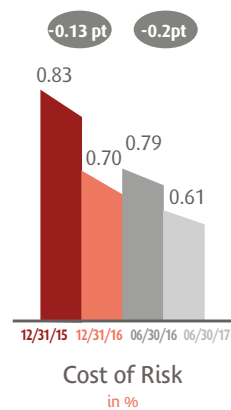
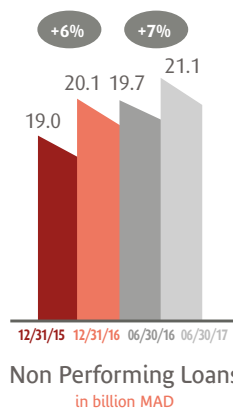
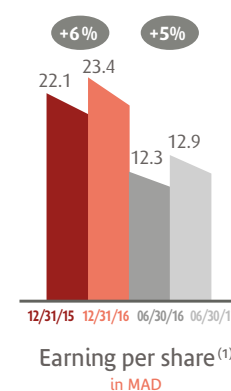
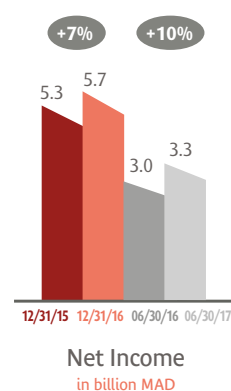
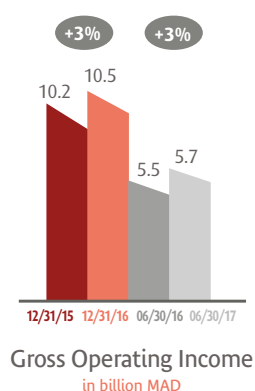
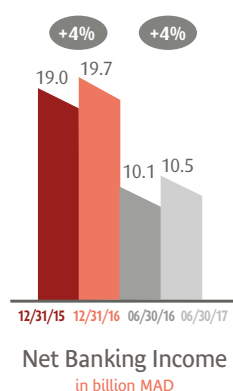
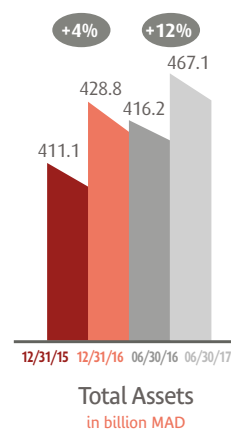
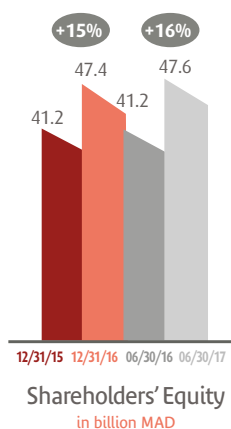
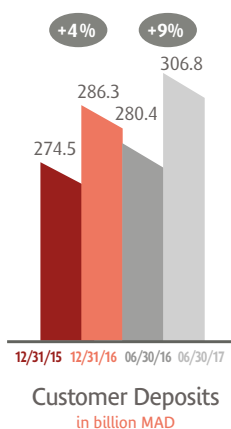
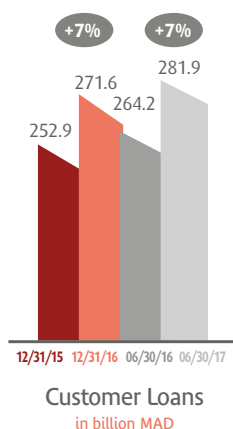
Wafa Courtage
Wafa Courtage
Branches : NA
Market share : NA

1 - Excluding 1 09 branches in West Africa

Note : Loan market share as of June 2017 except Wafa Assurance (Dec-16)

NA : Not applicable

Financial Indicators



(1) Net Income Group Share / Number of Shares

Rating

Rating Agency	Rating	Effective Date
Fitch Rating	BB+	July 2017
Standard & Poor's	BB	December 2016
Moody's	Ba2	July 2017
Fitch Rating	B	Short-term in foreign currency
Standard & Poor's	B	Short-term
Moody's	NP	Short-term
Fitch Rating	AA-(mar)	Long-term in local currency
Standard & Poor's	stable	Outlook
Moody's	stable	Outlook

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