

Attijariwafa bank

2016



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 2016

3,844	Branches
3,122	Branches in Morocco
222	Branches in North Africa
70	Branches in Europe and the Middle East
324	Branches in West Africa
106	Branches in Central Africa
17,367	employees
8.1	million customers

Financial highlights

Consolidated/IFRS at 30 June 2016

Total assets	416.2	(+3.1%)*	Billon MAD
Net banking income	10.1	(+3.5%)*	Billon MAD
Net income	3.0	(+7.1%)*	Billon MAD
Net income group share	2.5	(+7.9%)*	Billon MAD
ROE ⁽¹⁾	15.5%	NPL ratio	7.1 %
ROA ⁽²⁾	1.4%	Coverage ratio	72.2%
Total Capital ratio ⁽³⁾	12.5%	Cost-to-Income ratio	45.3%
Core Tier 1 Ratio ⁽³⁾	10.1%	Cost of risk	0.79%

* Based on June 2015

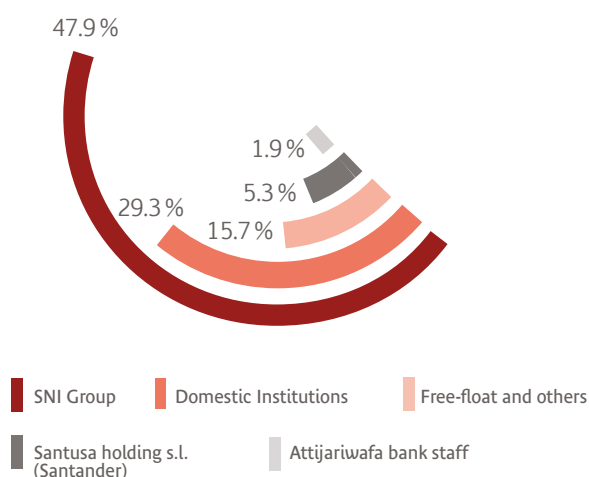
(1) Net income / shareholders' equity excluding net income

(2) Net income / total assets

(3) Data as of December 2015

Shareholding Structure

at 30 June 2016



Board of Directors

at 30 June 2016

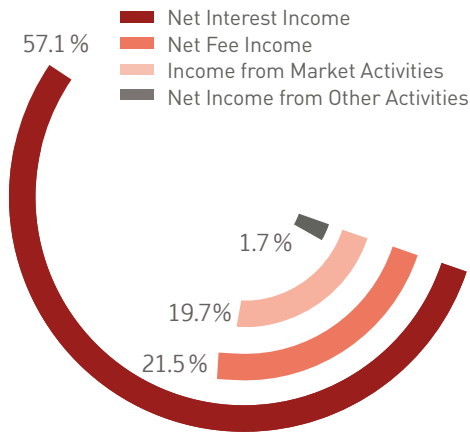
Mr. Mohamed EL KETTANI	Chairman of the Board
Mr. Antonio ESCAMEZ TORRES	Vice-Chairman
Mr. Mounir EL MAJIDI	Director, Representing SIGER
Mr. Hassan OURIAGLI	Director, Representing SNI
Mr. Abdelmjid TAZLAOUI	Director
Mr. José REIG	Director
Mr. Abed YACOUBI SOUSSANE	Director
Mr. Aldo OLCESE SANTONJA	Director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

Committees issued from Board of Directors

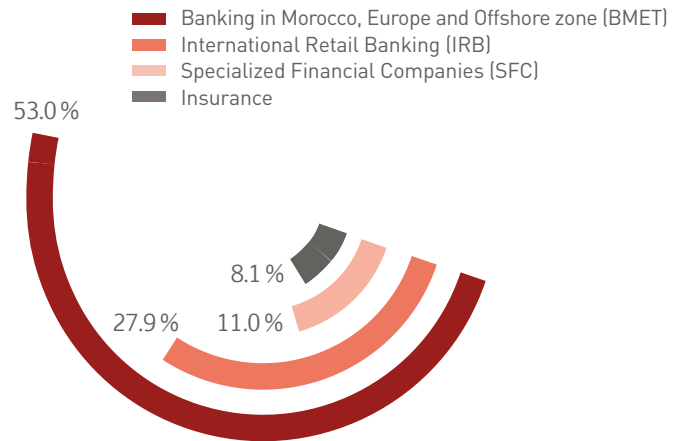
Permanent members	Strategic Committee	Group Risk Committee	Group Audit Committee	Appointment and Remuneration Committee*
Mr. Mohamed EL KETTANI	●	●	-	●
Mr. Hassan OURIAGLI	●	●	-	●
Mr. Abdelmjid TAZLAOUI	●	-	●	-
Mr. José REIG	●	●	●	●
Mr. Mounir EL MAJIDI	-	-	-	●
Mr. Abed YACOUBI-SOUSSANE	-	-	●	-

(*) 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 2016

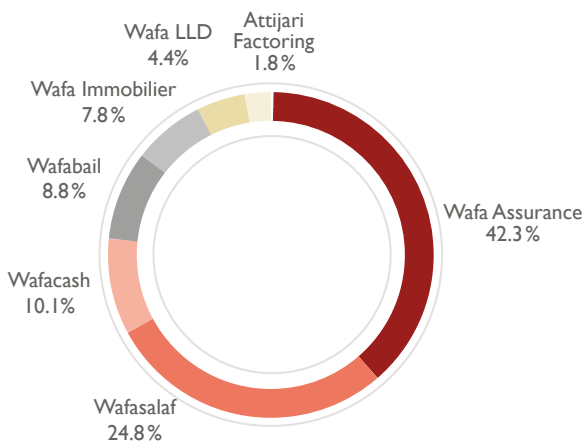


Contribution to consolidated Net Banking Income by activity at 30 June 2016



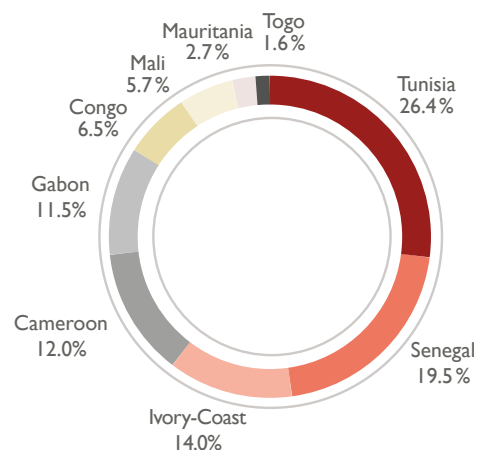
Breakdown of Moroccan Companies' NBI at 30 June 2016

NBI of Moroccan subsidiaries: MAD 1,981.3 million
 NBI SFC: MAD 1,142.9 million
 NBI Insurance: MAD 838.4 million



Breakdown of International NBI by Geography at 30 June 2016

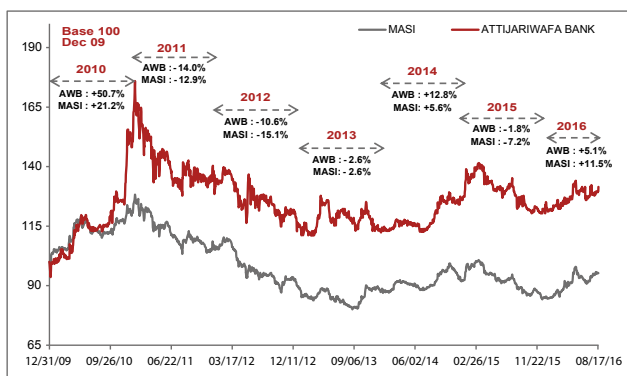
NBI IRB: MAD 2,881.3 million



Attijariwafa bank's share price performance

Attijariwafa bank vs MASI from 12/31/2009 au 08/19/2016

Largest bank by market capitalization in Morocco: MAD 70.0 billion at 30 June 2016



Stock Market Indicators

Attijariwafa bank	2014	2015	June 2016
Price	344	338	344
P/B	1.97x	1.86x	1.88x
PER	16.08x	15.28x	14.03x
DY	2.91%	3.25%	-
Number of Shares	203,527,226	203,527,226	203,527,226
Market capitalization (in million MAD)	70,013	68,772	70,013

An internationally - oriented Banking and Financial Group ...

Europe




Attijarwafa bank
EUROPE
Attijariwafa bank
Europe
Branches : 69
Market share : NA

North Africa




**التجاري بنك
Attijari bank**
Attijari bank Tunisie
Branches : 203
Market share : 8.6 %




**التجاري بنك
Attijari bank**
Attijari bank Mauritanie
Branches : 19
Market share : 9.6 %

EMCCA



SCB Cameroun
Société Commerciale
de Banque Cameroun
Branches : 54
Market share : 11.0 %




Crédit du Congo
Crédit du Congo
Branches : 33
Market share : 11.0 %




**Union Gabonaise
de Banque**
Union Gabonaise
de Banque
Branches : 19
Market share : 17.5 %

WAEMU



CBAO
Compagnie Bancaire
de l'Afrique de l'Ouest
Branches¹ : 168
Market share : 15.8 %



Crédit du Sénégal
Crédit du Sénégal
Branches : 8
Market share : 2.9 %



BIM s.a.
Banque Internationale
pour le Mali
Branches : 83
Market share : 8.1 %



**Société Ivoirienne
de Banque**
Société Ivoirienne
de Banque
Branches : 54
Market share : 11.7 %



BIA Togo
Banque Internationale
pour l'Afrique au Togo
Branches : 11
Market share : 5.2 %

Loan market share as of March 2016 except SIB (Jan-16) ; UGB, BIAT (May-16) & ABT (June-16).

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 : 288
Market share : 21.1 %




**وفاسلاف
Wafasalaf**
Wafasalaf
Branches : 44
Market share : 31.0 %



**وفا إيموبيلير
Wafa Immobilier**
Wafa Immobilier
Branches : 51
Market share : 24.2 %



**وفا بايل
Wafabail**
Wafabail
Branches : NA
Market share : 27.9 %




**Attijariwafa bank
FACTORING**
Attijari Factoring Maroc
Branches : NA
Market share : 68.4 %



**دار الصفاء
Dar Assafaa**
Dar Assafaa
Branches : 14
Market share : NA



**وفا كاش
Wafacash**
Wafacash
Branches : 1,548
Market share : NA



Wafa LLD
Wafa LLD
Branches : NA
Market share : 18 %



**التجاري للوساطة
Attijari Intermédiation**
Attijari Intermédiation
Branches : NA
Market share : 23.5 %



**تدبير الوفاء
Wafa Gestion**
Wafa Gestion
Branches : NA
Market share : 27.0 %



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

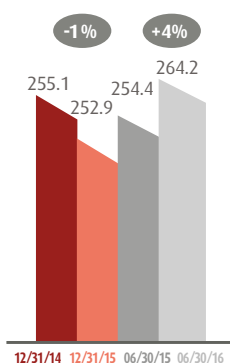


Wafa Courtage
Wafa Courtage
Branches : NA
Market share : NA

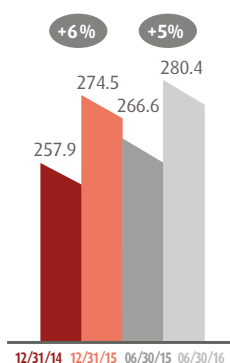
Note : Loan market share as of June 2016 except Wafa Assurance, Attijari Factoring Maroc & Wafa LLD (Dec-15)

NA : Not applicable

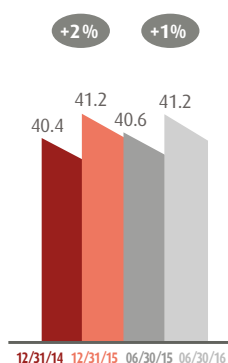
Financial Indicators



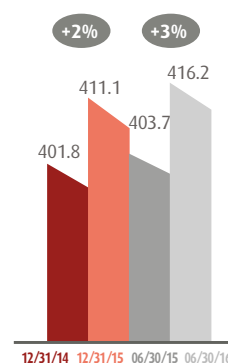
Customer Loans
in billion MAD



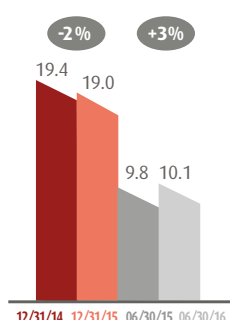
Customer Deposits
in billion MAD



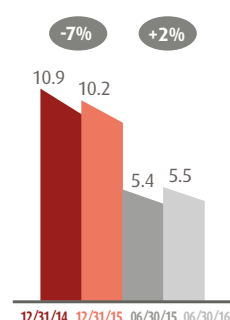
Shareholders' Equity
in billion MAD



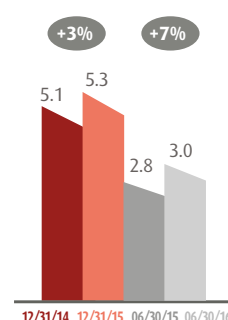
Total Assets
in billion MAD



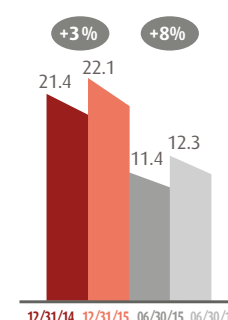
Net Banking Income
in billion MAD



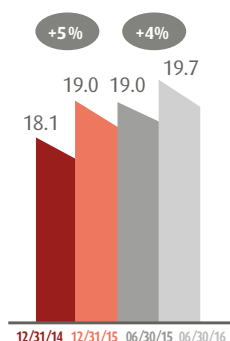
Gross Operating Income
in billion MAD



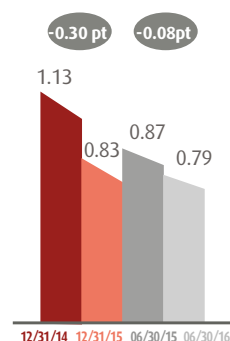
Net Income
in billion MAD



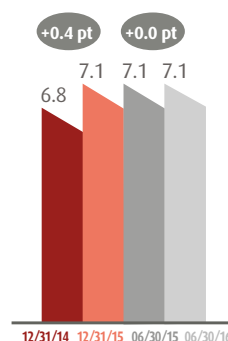
Earning per share⁽¹⁾
in MAD



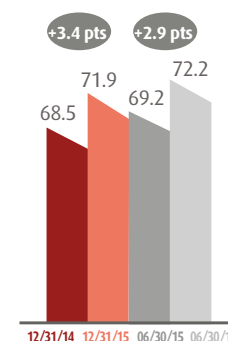
Non Performing Loans
in billion MAD



Cost of Risk
in %



NPL Ratio
in %



Coverage Ratio
in %

(1) Net Income Group Share / Number of Shares

Rating

Fitch Rating		Standard & Poor's		Capital Intelligence	
August 2016		December 2015		August 2016	
Long-term in foreign currency	BB+	Long-term	BB	Long-term	BBB-
Short-term in foreign currency	B	Short-term	B	Short-term	A3
Long-term in local currency	BB+	Outlook	stable	Financial Strength	BBB
Short-term in local currency	B			Outlook	stable
Outlook	stable				

Headquarter

2, boulevard Moulay Youssef, 20000 Casablanca, Maroc
Phone: +212 (0) 5 22 29 88 88
Fax: +212 (0) 5 22 29 41 25
www.attijariwafabank.com

Financial Information and Investor Relations: Ibtissam ABOUHARIA

E-mail : i.abouharia@attijariwafa.com
<http://ir.attijariwafabank.com>



التجاري وفا بنك
Attijariwafa bank

Believe in you