



التجاري وفا بنك
Attijariwafa bank

Believing in the creation of shared value

CORPORATE SOCIAL
RESPONSIBILITY REPORT

—
2018

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GROUP PRESENTATION

PAN-AFRICAN BANK

Attijariwafa bank is a Moroccan banking and financial group present in 25 countries. It is the leading bank in Morocco and the 4th largest bank in Africa.

LOCAL BANK

As the leading retail bank on the continent, the Group has the largest branch network in Africa with 4,930 branches at the end of 2018.

UNIVERSAL BANK

In addition to its banking business, the Group operates through specialized subsidiaries in all financial segments. Based on this diversified universal banking model, Attijariwafa bank serves 9.7 million customers worldwide and supports them in their various projects: day-to-day banking, real estate and consumer credit, insurance and assistance, asset management, leasing, factoring, finance and investment, etc.

RESPONSIBLE BANK

Attijariwafa bank's CSR approach is based on a formalized strategy and the daily commitment of its 20,125 employees to uphold social and environmental principles and support the economic development of the countries where it operates.

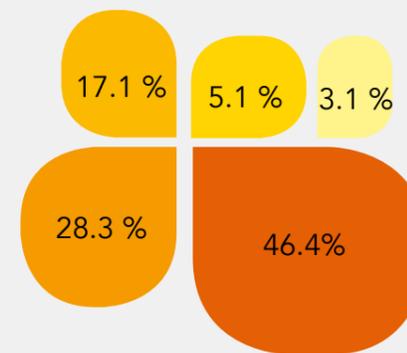
25
countries of presence

20,125
employees

9.7
million customers

NBI of
22.4
MAD 22.4 billion

SHAREHOLDING STRUCTURE



- AL MADA Holding
- National institutional investors
- Floating and other
- Bank employees
- Santusa Holding s.l. (Santander Group)

COUNTRIES OF PRESENCE

AMERICA

Canada

EUROPE

Germany

Belgium

Spain

France

Italy

Netherlands

United Kingdom

Switzerland

AFRICA

Benin

Burkina Faso

Cameroon

Congo

Côte d'Ivoire

Egypt

Gabon

Mali

Morocco

Mauritania

Niger

Senegal

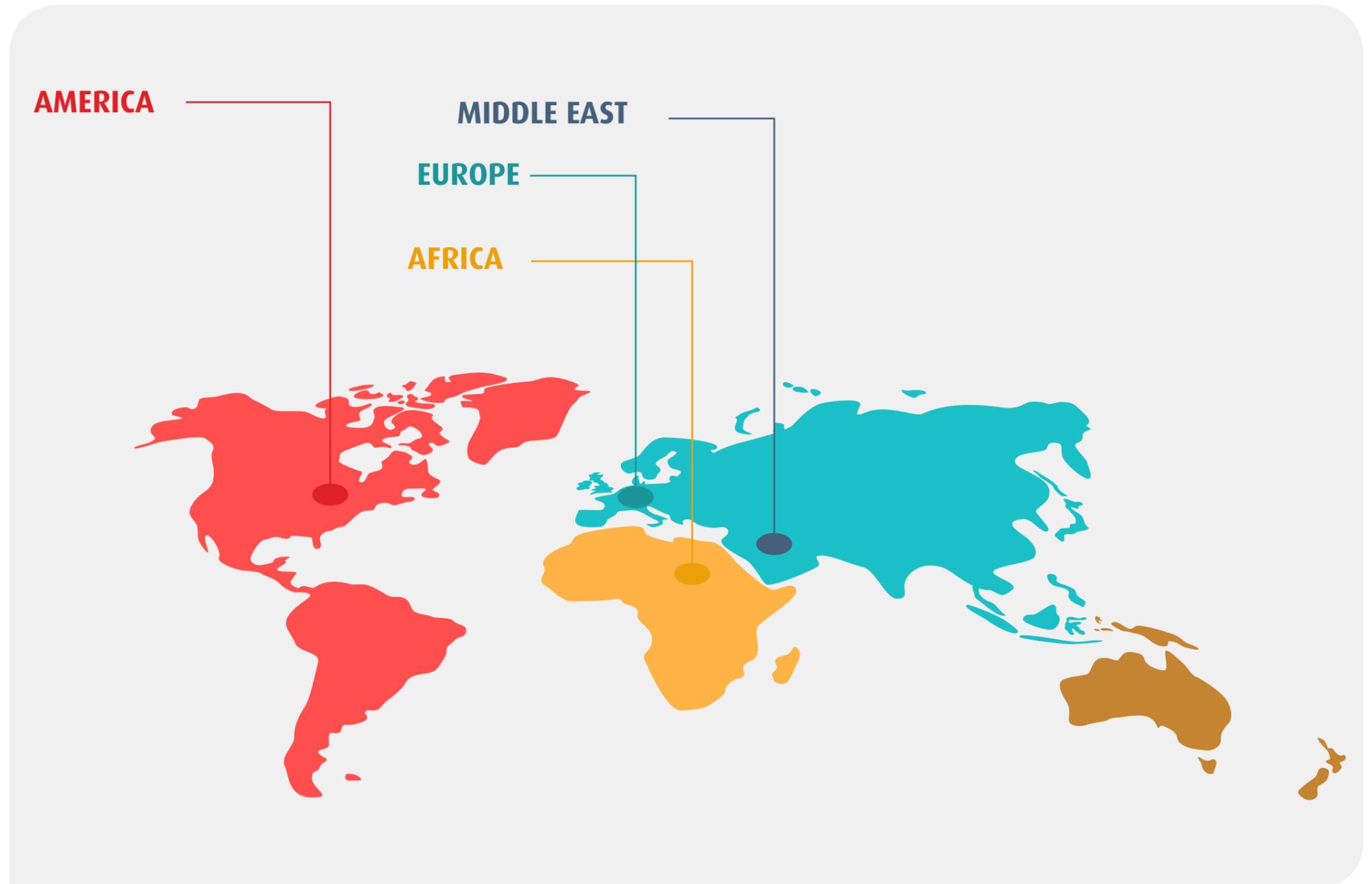
Togo

Tunisia

MIDDLE EAST

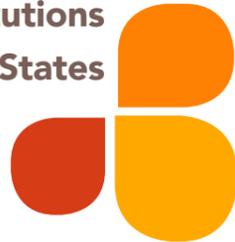
Saudi Arabia

United Arab Emirates



GROUP BUSINESS LINES AND SUBSIDIARIES

Individuals
 Moroccans living abroad
 Professionals
 Corporates
 Institutions
 States




Securities & Trading

Custody
 Attijari Intermédiation
 Wafabourse
 Attijari Titrisation



Corporate and Investment Banking and Advisory

Attijari Finances Corp.
 Attijariwafa bank
 Large corporates
 Project finance
 Attijari Global Research



Capital markets

Capital markets



Asset management

Attijari Invest
 Wafa Gestion



Retail banking



- Branch network
- Multi-channel banking
- Customer Relations Center
- Automated teller machine
- Self-service banking
- Shopping bank



Bancassurance

Wafa Assurance
 Wafa Ima Assistance
 Wafa Courtage



Consumer credit

Wafasalaf



Money transfer and low-income banking

Wafacash



Mortgage loans

Wafa Immobilier



Factoring

Attijari Factoring
 Maroc



Participative bank

Bank Assafaa



Leasing

Wafabail



Long-term car rental

Wafa LLD

INTERVIEW WITH

MOHAMED EL KETTANI

CHAIRMAN AND CEO



Mohamed El Kettani

As a leading banking and financial player on the African continent, Attijariwafa bank is a key driver of African growth. As such, we strive to pursue several fundamental missions, namely to be a universal local, trusted and responsible bank that is also a corporate citizen.

As expressed in its signature, our Group is committed to contributing to the development of a balanced and sustainable economy which our stakeholders can trust.

Thus, in line with the commitments made by our main shareholder, the pan-African fund AL MADA, in support of “positive development” on the continent, Attijariwafa bank is committed to creating shared value with as many stakeholders as possible.

It is with this vision in mind that we approach our social responsibility, and we rely on a CSR roadmap for 2020 whose deployment was initiated during the course of this year. 2018 was marked by several major achievements.

Our Group’s commitment to VSEs and SMEs has taken the form of an increasingly attractive funding budget adapted to their needs, as well as a finely tuned offering for support, expertise and advisory services. The year was also marked by the launch of a new exclusive entrepreneurship promotion program called the “Entrepreneurship Hub”, aimed at encouraging young people to become entrepreneurs.

At the African level, this year we continued our efforts in favor of economic development and regional and international cooperation, in particular through the Africa Development Club.

In terms of climate finance, we obtained accreditation by the prestigious United Nations Green Climate Fund and thus became the only African and MENA commercial bank to benefit from this Fund, with regional coverage to support our public and private clients in their projects to combat climate change. In 2018, we also financed several major operations in Tunisia and Cameroon in the field of renewable energy.

In line with the efforts carried out with the Group’s suppliers in recent years and with the objective of overall and sustainable performance, this year we published a responsible procurement charter. This charter has been shared with suppliers and employees in order to involve them in this process.

In 2018, we are proud to have been included in the new “Casablanca ESG 10” CSR index of the Casablanca Stock Exchange, acknowledging our commitment and the Group’s performance in terms of Corporate Social Responsibility. This index now includes the 10 stocks listed in Morocco that have received the highest scores from the non-financial rating agency Vigeo Eiris in terms of environmental, social and governance issues.

In this CSR 2018 report, you will find a summary of the initiatives carried out this year by our Group for the creation of shared value. As in previous years, we have chosen to prepare this report based on the Global Reporting Initiative (GRI), which is an international standard for non-financial reporting.



Believing in the creation of shared value



OUR APPROACH TO CREATING SHARED VALUE

A company's long-lasting success depends on its ability to create economic value while creating societal value for its stakeholders. To this end, the Attijariwafa bank group is committed to a CSR approach that aims to take into account the sustainable development issues that are paramount to its stakeholders, through active listening of their expectations and engaging in a proactive dialogue with them.

CSR COMMITMENTS

The Group's CSR policy

In 2015, the Attijariwafa bank group adopted a CSR approach structured around 4 pillars and 10 commitments to meet its ambition to create shared value with its stakeholders and address the main challenges of sustainable development.

In 2017, a number of priorities were identified and resulted in a CSR roadmap for 2020.

Following this direction, 2018 was marked by the creation of a dedicated entity at the Group level and the recruitment of a new resource.

This entity is in charge of defining the Group's CSR policy, managing and leading it within the Group, as well as communicating on the topic, both internally and externally.

Supporting the development of a sustainable economy



1. Enabling universal access to banking and financial services
2. Working towards the development of territories
3. Establishing a lasting and trust-based relationship with customers

Respecting the environment and fight climate change



4. Reducing the Group's environmental impact
5. Supporting green growth

Setting an example in the conduct of business and in stakeholder relations



6. Ensuring integrity, loyalty and transparency at all organizational levels
7. Improving the living environment of employees
8. Ensuring responsible procurement

Engaging with communities and civil society



9. Promoting community well-being and development
10. Strengthening interactions with civil society



Taking the Sustainable Development Goals (SDGs) into account

In 2017, Attijariwafa bank identified priority sustainable development issues taking into account their relative importance for its stakeholders and the potential medium and long-term impacts on its business model.

In 2018, two new priorities were integrated:

- “Supporting entrepreneurship”, considered as a key driver of economic growth in Africa and a challenge that Attijariwafa bank is extensively involved in throughout the continent.
- “Supporting customers to mitigate the environmental footprint” in order to strengthen the Group’s efforts in combating global warming. In this context, Attijariwafa bank intends to develop innovative financing mechanisms, notably through its recent accreditation by the prestigious United Nations Green Climate Fund (GCF).

The Group has now identified 22 priority issues.

In 2015, the United Nations General Assembly adopted 17 Sustainable Development Goals (SDGs) for 2020 to address the global challenges we face. These objectives are global and invite governments, civil society and the private sector to take them into account in their strategies.

Attijariwafa bank has incorporated them into its CSR approach and roadmap for 2020, thus demonstrating its willingness to meet these objectives as well.



PRIOTITY ISSUES

Access to banking services

Support for VSEs and SMEs

Support for structuring programs

Customer satisfaction

Regional integration and international cooperation

Prevention of over-indebtedness and support for clients in difficult economic situations

Availability of banking products and services

Reduction of the direct environmental footprint

Support for renewable energy

Prevention of social and environmental risks in banking and financial activities

Support for customers to mitigate the environmental footprint

Good corporate governance practices

Business integrity

Responsible procurement policy

Improving health, safety and well-being at work

Non-discrimination and promotion of diversity

Training and career development

Fair marketing and customer information practices

Contribution to causes of general interest

Financial education

Support for entrepreneurship

Stakeholder dialogue



● **Supporting the development of a sustainable economy**

● **Respecting the environment and fight climate change**

● **Setting an example in the conduct of business and in stakeholder relations**

● **Engaging with communities and civil society**

Stakeholder dialogue

Taking into account the interests and expectations of stakeholders is at the heart of Attijariwafa bank's CSR approach.

To this end, the Group's key stakeholders are regularly involved and consulted:



STAKEHOLDERS	EXPECTATIONS	FORM OF DIALOGUE
SHAREHOLDERS AND INVESTORS	<ul style="list-style-type: none"> • Financial performance • Risk management • Transparency of information • Long-term value creation 	<ul style="list-style-type: none"> • Regular communications to shareholders • Board of Directors and various specialized committees • General Meeting • Investor Relations Team • Dedicated Website for Investors
EMPLOYEES	<ul style="list-style-type: none"> • Social dialogue and collective bargaining • Training, professional development • Fair pay • Health, Safety and Well-being • Non-discrimination 	<ul style="list-style-type: none"> • Negotiation of agreements with the social partners • Internal communication through various media • Satisfaction survey • Annual performance review • Sharing the Code of Conduct
CUSTOMERS	<ul style="list-style-type: none"> • Transparency of information • Product safety and security • Adapted product offering • Quality of service • Support in difficult situations 	<ul style="list-style-type: none"> • Specialized agencies and centers • Various Group websites • Customer Relations Center • Satisfaction surveys and mystery visits • Banking mediation • Innovative offerings and measures
PARTNERS	<ul style="list-style-type: none"> • Collaboration on common issues/interests • Fair treatment • Balanced and sustainable relationship 	<ul style="list-style-type: none"> • Contractual CSR clauses • Evaluations and progress plans • Adoption of the Code of Ethics for Procurement • Participation in meetings of various organizations (Maroc PME, GPBM, etc.)
CIVIL SOCIETY	<ul style="list-style-type: none"> • Contribution to social, economic and environmental issues • Business Ethics • Quality and transparency of information 	<ul style="list-style-type: none"> • Organization of conferences - debates • Financial and skills sponsorship • Academic partnerships • Press Conferences • Press Releases • Publications, statements in the media • Participation in trade fairs, forums
COMMUNITIES AND TERRITORIES	<ul style="list-style-type: none"> • Job creation • Economic and social benefits • Consideration of rights and interests • Management of non-financial risks 	<ul style="list-style-type: none"> • Financial contribution • Skills sponsorship • Organization of events • Regional tours • Various partnerships
REGULATORS AND SUPERVISORS	<ul style="list-style-type: none"> • Compliance with laws and regulations • Development of best practices • Business Ethics 	<ul style="list-style-type: none"> • Involvement in financial sector reform projects • Participation in major events in the financial marketplace • Active member in the work led by the Groupement Professionnel des Banques du Maroc (Professional Association of Moroccan Banks - GPBM) and other financial institutions

AWARDS



Awarding of the Défis RSE Maroc 2018 award

Attijariwafa bank won the Défis RSE Maroc 2018 (2018 Morocco CSR Challenge) trophy

Attijariwafa bank was awarded the Défis RSE Maroc 2018 trophy in the category “Responsible Production and Consumption” in October 2018.

The Attijariwafa bank group has distinguished itself in particular through its commitment to supporting VSEs and SMEs.

Attijariwafa bank’s support of these companies was praised by the jury, particularly the Dar Al Moukawil centers created by the Group since 2017.



Attijariwafa bank earned the CSR 2018 Top Performer award from Vigeo Eiris

In addition to its inclusion in the CSR index of the Casablanca Stock Exchange, Attijariwafa bank was awarded the “CSR 2018 Top Performer” award for the 2nd consecutive year by Vigeo Eiris, as part of its annual review of listed companies worldwide.

The rating framework includes more than twenty criteria and nearly 300 indicators covering the following six areas of social responsibility, namely: respect for human rights, the development of human capital, environmental protection, business ethics, effective and independent governance and a commitment to the development of their territories.

Attijariwafa bank boasts one of the highest scores in the market, particularly on the following criteria: “Responsible customer information”, “Non-discrimination” and “Consideration of the social impact of products and services on the territory in which they operate”.



2018 KEY INDICATORS

Inclusion in the new **CSR index** of the Casablanca Stock Exchange

Winning of the **Défis RSE Maroc 2018** trophy

Wafasalaf and Wafa Assurance earned the **CSR label from CGEM**



Subsidiaries that obtained the CSR label from CGEM (Moroccan Employers' Confederation)



In the wake of the general guidelines of the Attijariwafa bank group and its main shareholder AL MADA, the subsidiaries are also involved in the CSR process and are implementing several measures in this regard.

In 2018, for the second time, the Wafa Assurance and Wafasalaf subsidiaries were awarded the CGEM CSR label in Morocco and are the first companies in their respective sectors to earn this label.

Established in 2007 by CGEM, this widely recognized label in Morocco has been awarded to some 100 companies in recognition of the compliance of their strategies and operations with international CSR standards.

Attijariwafa bank is featured in the new CSR index of the Casablanca Stock Exchange.

In September 2018, Attijariwafa bank joined the new CSR index, "Casablanca ESG 10", of the Casablanca Stock Exchange, in recognition of the Group's ongoing commitment to Corporate Social Responsibility (CSR) and its ability to incorporate Environmental, Social and Governance (ESG) factors into its management framework.

This index is composed of the 10 listed stocks that received the highest scores from the non-financial rating agency Vigeo Eiris in terms of Corporate Social Responsibility.

Casablanca ESG 10 will attract socially responsible investment and promote good CSR practices in Morocco.



GROUP GOVERNANCE

The Board of Directors

The Board of Directors is responsible for the bank's financial soundness. It defines its strategic orientations, including its development policy, both locally and internationally, and oversees the management of its activities. To assist the Board in its mission, 5 specialized committees have been created.

A set of rules govern the proceedings of the Board of Directors and its specialized committees, based on:

- internal regulations that define the missions and procedures for organizing and holding Board meetings;

- a director's charter which sets out the rights and obligations associated with being a director, in particular with regard to confidentiality, the management of interests and transactions relating to the bank's securities.

In 2018, within the framework of the rules of good governance, Attijariwafa bank pursued its training program for its Board members by organizing 3 seminars.

Composed of 10 members elected for a 6-year term, the Board of Directors met 10 times in 2018, with a 72% attendance rate.



2018 KEY INDICATORS

20%
independent directors

5
specialized committees

10
meetings of
the Board of Directors

BOARD OF DIRECTORS' COMMITTEES	ROLES
Group Audit and Accounts Committee	Analyzes the Group's financial statements, reviews the statutory auditors' intervention program, ensures the effectiveness of risk control and internal and external audit departments, ensures that the independence of Internal Audit is strengthened and reviews the risk management policy and the monitoring of commitments
Group Appointments and Remuneration Committee	Submits proposals to the Board relating to the appointment and remuneration of the Group's executives
Strategic Committee	Responsible for the management and supervision of the Group and examines, before their approval by the Board of Directors, major decisions relating to the Group's strategic development as well as the strategic orientations adopted for the development of the main subsidiaries
Group Major Risks Committee	Sets the overall risk policy and validates the Group's major commitments
Group Higher Committee for Procurement	Approves the Group's major purchases

GOVERNANCE BODIES

DIRECTOR	EXPIRY OF THE TERM (*)	BOARD OF DIRECTORS	AUDIT AND ACCOUNTS COMMITTEE	APPOINTMENTS AND REMUNERATION COMMITTEE	STRATEGIC COMMITTEE	MAJOR RISKS COMMITTEE	GROUP HIGHER COMMITTEE FOR PROCUREMENT
Mr. Mohamed EL KETTANI Chairman and Chief Executive Officer	Current term of office: 2014-2020	Chairman		Member	Chairman	Chairman	Chairman
Mr. Mounir EL MAJIDI Director - Representative of SIGER	Current term of office: 2015-2021	Member		Chairman			
Mr. Hassan OURIAGLI Director - Representative of AL MADA	Current term of office: 2017-2023	Member		Member	Member	Member	
Mr. Abdelmjid TAZLAOUI Director	Current term of office: 2017-2023	Member	Member	Member	Member		Member
Mr. Aymane TAUD Director	Current term of office: 2016-2022	Member			Member	Member	Member
Mr. Abed YACOUBI SOUSSANE Director	Current term of office: 2017-2023	Member	Chairman				
Mr. José REIG Director	Current term of office: 2018-2024	Member	Member	Member	Member	Member	Member
Mr. Aldo OLCESE SANTONJA Independent Director	Current term of office: 2014-2020	Member					
Mr. Manuel VARELA Director - Representative of Santander	Current term of office: 2014-2020	Member					
Mr. Lionel ZINSOU Independent Director	Current term of office: 2019-2025	Member					
NUMBER OF MEETINGS HELD IN 2018		10 meetings	10 meetings	2 meetings	8 meetings	9 meetings	3 meetings
ATTENDANCE RATE		72%	93%	100%	98%	100%	95%

(*) For all these terms of office, the year corresponds to the year in which the General Meeting called to approve the financial statements for the previous financial year is held.



1. Mohamed EL KETTANI
Chairman and Chief
Executive Officer



2. Boubker JAI
Executive Vice-President
Corporate and Investment
Banking, Capital Markets &
Financial Subsidiaries



3. Omar BOUNJOU
Executive Vice-President
Retail Banking



4. Ismail DOURI
Executive Vice-President
Finance, Technology and
Operations



5. Talal EL BELLAJ
Executive Vice-President
Group Global Risk
Management

The General Management Committee

The General Management Committee is responsible for the operational and administrative management of the Group. It manages major strategic projects and prepares questions to be submitted to the Board of Directors.

Each week, it brings together the Chairman and Chief Executive Officer and the 4 Executive Vice Presidents.

The Management and Coordination Committee

The Management and Coordination Committee is responsible for operational management. Each month, it brings together 25 key managers (Deputy Managing Directors and Executive Directors) in addition to the members of the General Management Committee.

Other specialized committees

Various management committees, composed of the bank's managers and/or business experts, decide on all areas of business with different levels of authority, in accordance with the principle of collegiality in the Group's decision-making process.



BUILDING A RELATIONSHIP BASED ON SHARED VALUE WITH OUR CUSTOMERS

To create shared value with its customers, the Group has set concrete objectives, including access to banking services, through an offering of products and services available to all, as well as support for the real economy, particularly for VSEs and SMEs, which make up the majority of the African economic fabric.

This requires even closer relations with its customers and being even more attentive to their needs, to be able to grasp their ever-changing expectations and maintain a long-term relationship with them.



ACCESS TO BANKING SERVICES

Raising the awareness of youth on the stakes of sound day-to-day management of personal finances

As in previous years, through its Foundation and retail banking Attijariwafa bank participated in the 7th edition of the financial education week for children and youth in Morocco, organized by the Moroccan Foundation for Financial Education, the Groupement Professionnel des Banques du Maroc (Professional Association of Moroccan Banks - GPBM) and Bank Al-Maghrib.

This initiative relies on trainers from the network of branches that welcome young children and young high school students to teach them the basics of financial education. On this occasion, these youth are made aware of the importance of sound day-to-day management of their personal finances.

Attijariwafa bank Egypt is also actively involved in supporting financial education and in 2018, it established a partnership with the INJAZ association to launch the "Personal Economics" program for students in public schools. This program aims to raise awareness among youth from disadvantaged communities identified by the Ministry of Education. The "Personal Economics" program will target 1,000 students in 2019.

The Egyptian subsidiary also supports the Financial Education Week organized by the central bank every year. It is leading several actions in different regions on this occasion.

الجمعية المغربية للثقافة المالية
Fondation Marocaine pour l'Education Financière



2018 KEY INDICATORS

Leading network of banking services in Africa with **4,861** branches

Being close to customers, wherever they are

For Attijariwafa bank, proximity to its customers, whatever their profile and wherever they are, is an absolute prerequisite for fostering the relationship of trust that unites them.

This is why the Group is continuously expanding its branch network. With 4,930 branches at the end of 2018, including 4,861 in Africa, the Group maintains its position as the leading banking services network in Africa.

This proximity is also reflected in an inclusive offering designed to meet all types of needs, including the most modest ones.



An Attijariwafa bank branch

Offerings to support those most in need

Attijariwafa bank offers a wide range of products and services, including L'Bankalik, a 100% mobile offering, mainly for the youth, comprising a bank account and an international card starting at MAD 0 and allowing them to apply for a loan online.

In addition, services such as SmartEpargne, a product that allows customers to save money gradually as they use their bank card, or assistance offerings such as Injad Maroc, dedicated to families, or the Injad Etudiant à l'étranger offering for young students abroad, allow all customer categories the chance to be assisted 24/7, whether in Morocco or abroad.

Attijariwafa bank Egypt also opened the Wafa Saver account in August 2018, targeting new retail customers by offering a simple bank account service tailored to their needs. This offering supports the Central Bank of Egypt's financial inclusion initiative, which aims to promote financial education and attract the unbanked population. An information campaign by SMS, geo-targeting rural areas without bank representation, was also launched to promote the coverage of banking products and services.

Through its subsidiary Wafacash, the Group has launched several initiatives to improve access to basic banking and financial services for all, such as the Hissab Bikhir low-fee account and the Floussy payment card, which facilitate access to the most basic banking services for the Moroccan population.

Launch of a bank card for school and university enrolment in Tunisia

As part of a government project to introduce remote school enrolment, Attijari bank was among the three banks that joined this initiative in Tunisia. It has partnered with the Ministry of National Education to launch a new prepaid card called "Light Card".

This prepaid card has no chip or stripe. It is solely intended for online payment transactions and mobile payments through USSD: registration of pupils and high school students, payment of telephone, water and electricity bills.



Wafacash launches Jibi, a mobile payment account

Since July 2018, Wafacash has introduced a new product: JIBI, the first mobile payment account in Morocco for retail customers and merchants. This is a telephone number-based account that promotes access to simple banking services for vulnerable populations, adapted to their habits and customs, to foster financial inclusion.

For merchants, Wafacash has created JIBI PRO, an account version that is entirely dedicated to them. This provides the possibility to open a merchant payment account, receive customer payments, make bank transfers, replenish bank accounts, pay another merchant, top up a mobile phone, pay an invoice or even consult the history of its transactions and of course geolocate branches.



Empowering women in Egypt

In 2018, Attijariwafa bank Egypt made a commitment to the Gozour Foundation to develop the SALIL brand.

SALIL, which means “scion” in Arabic and “water” in Hindi, produces laptop sleeves, bags, pouches and various accessories.

This initiative was launched by the Foundation in 2016 to facilitate the economic empowerment of women in disadvantaged communities, by helping them receive vocational training and providing them with machinery and equipment to generate income for themselves and their families.

This initiative promotes the employability of disadvantaged women by creating links with factories and workshops for the graduates of the training program, and by creating a production line called SALIL workshop, producing for local designers.

The next phase of the project will support female entrepreneurship by launching an incubation program for a selected population of women involved in the project, to help them become entrepreneurs and start their own businesses.



Misr El Kheir
Foundation

Attijariwafa bank in Egypt is committed to combating women's over-indebtedness

In Egypt, in 2018, the Group launched the “El Gharemat” program for female borrowers, aimed at promoting gender equality and combating excessive debt for women from low-income communities who are subject to legal proceedings because of debt accumulated to support their families.

This financial education and vocational training program for women was developed in partnership with the Misr El Kheir Foundation. Upon completion of the program, the Foundation recruits these women in its “ABIS” plant in Belbes, where they are taught how to make handmade carpets that meet the highest international standards.

The plant has helped 124 families find employment and more than 620 people benefit from a stable monthly income.

At the Minia Women's Prison, a training program was also launched for the benefit of borrowers, during their incarceration. It is an apprenticeship in making blankets and scarves, to facilitate their professional integration after their release, while guaranteeing they are paid a monthly salary to support their families.

SUPPORT FOR VSES AND SMES

Support Moroccan VSEs with Dar Al Moukawil centers

To effectively support VSEs, the www.daralmoukawil.com support platform launched in 2016 is expanding and continuously being improved, thus offering new services to constantly provide better support.

The role of the Dar Al Moukawil centers is to support entrepreneurs and project leaders to start or develop their businesses. Since the inauguration of the centers in Fes, Meknes, Rabat and Marrakech in 2018, there are now seven operational centers.

Since this year, they have been offering two new high value-added services, the “sectoral BtoB meetings” between VSEs to exchange experiences and create business opportunities, as well as the “market meetings” which consist in giving participants the opportunity to bid on contracts from the bank’s major contractors.

Through this framework, 19,000 VSEs and project leaders, 35% of whom are women, benefited from free training and advisory services in the Dar Al Moukawil centers.

In addition, several agreements were signed in 2018 with various regional partners to provide the services offered by Dar Al Moukawil centers to more VSEs. These include information, training, the expertise of dedicated advisors, the networking platform and an offering of suitable products and services.



2018 KEY INDICATORS*

4
new Dar Al Moukawil centers

19,000
VSEs and project leaders benefited from the services of Dar Al Moukawil centers

MAD 8 billion
committed to VSEs

130,000
loans granted to VSEs over the course of 5 years

600,000
connections on the www.daralmoukawil.com platform

MAD 18 billion
committed to SMEs

* Bank in Morocco

The “Ana Maâk Trophies” to reward the ambitions and success of Very Small Enterprises

The 1st edition of the “Ana Maâk Trophies” was a great success in 2017 and aroused great interest from Very Small Enterprises and project leaders seeking support and guidance initiatives.

Indeed, 1,530 applications were received from cities all across Morocco, to take part in the contest.

More than 450 applicants, from all categories, were auditioned by the members of 11 regional juries that met in several Moroccan cities. Creativity, ambition and a competitive spirit were the guiding principles of these regional selection rounds.

A total of 45 projects were chosen to participate in the final round of the contest, which took place in July at Attijariwafa bank headquarters in Casablanca.

In 2018, 4 winners were rewarded, each benefiting from a financial grant of MAD 75,000, a free bank account, a referral to Attijariwafa bank’s Procurement Department, as well as a personalized coaching program and mentoring.

In addition, 8 VSEs were supported through the “Ana Maâk” coaching reality show which follows and advises struggling self-employed entrepreneurs and VSEs every year. This program has a large viewership and is aimed at a wide audience to spark the interest of the greatest number of people for entrepreneurship.



Ever-increasing funding commitments for VSEs and SMEs

Supporting VSEs and SMEs is at the heart of Attijariwafa bank group’s concerns and continues to be an integral part of its strategy.

Indeed, to support the development of this customer base, Attijariwafa bank makes an annual commitment to financially support the growth of VSEs and SMEs in Morocco.

As such, the Group renewed its commitment in 2018 by allocating the significant sum of MAD 25.1 billion to these companies, including MAD 17.1 billion for SMEs and MAD 8 billion for VSEs.

Helping start-ups grow

The Group Corporate and Investment Banking (BFIG) arm of Attijariwafa bank has been involved in INJAZ Al-Maghrib's "Smart Start" program since its inception in 2014.

The mission of this mentoring program is to provide mentoring to young project leaders (mentees), by the Group's volunteer employees, for a minimum period of six months, as part of the creation of their start up.

In 2018, the program was extended to other cities (Marrakech, Rabat and Agadir) after Casablanca, with the contribution of mentors from the Retail Bank. Thus, 53 volunteer managers from the Attijariwafa bank group have mobilized to support 57 young project leaders and 20 start-ups in 2018.

Furthermore, as part of the "Young Entrepreneur Trophies" organized every year on the sidelines of the International Africa Development Forum (FIAD), Attijariwafa bank once again rewarded 3 young entrepreneurs and start-ups who distinguished themselves during the forum's 6th edition.

In Tunisia, Attijari bank supported several initiatives in favor of start-ups during the year and launched a periodic event "QuickStart by Attijari bank", aimed at promoting Start-ups and connecting them with business clients with whom they can develop working partnerships. Two editions have already been organized in 2018 in Tunis and Sfax.

Finally, in Egypt, Attijariwafa bank supports the "Nilepreneurs" initiative launched by the Central Bank to develop, qualify and build the capacities of young entrepreneurs in SMEs, drawing on the Nile University, which is renowned for its expertise in the scientific and research fields. The bank provides these young female entrepreneurs with non-financial advisory services.





Launch of the Entrepreneurship Hub to stimulate young people's desire to start a business

A new exclusive entrepreneurship promotion program called the "Entrepreneurship Hub" was launched in 2018 in Dar Al Moukawil centers. Its objective is to encourage young people to become entrepreneurs and to provide them with the tools they need through a curriculum spanning over several months and divided into 4 phases:

- Training on all business management tools to give future entrepreneurs the keys to sound business governance.
- The personalized preparation of the business model and business plan with a dedicated Dar Al Moukawil advisor.
- Support for candidates in the field who are in the process of effectively creating their companies.
- Mentoring over several months to ensure the smooth running of the company and, if necessary, to make the necessary adjustments.

This new program started at the Dar Al Moukawil center in Rabat with a first class of 14 OFPPT graduates. It is currently being extended to all centers in order to make this service available to as many people as possible.

التجاري وفا بنك
Attijariwafa bank
Croire en vous

POUR QUE VOTRE PROJET D'ENTREPRISE SE TRANSFORME EN RÉALITÉ

أنا معاك

LE HUB DE L'ENTREPRENEURIAT VOUS OFFRE FORMATION, CONSEIL, MENTORING...

دار المقاول
Dar Al Moukawil

Attijariwafa bank société anonyme au capital de 2.000.000.000,00 Dirhams. Siège social: Casablanca. Régistré en tant qu'établissement de crédit par arrêté du ministre des finances et de la privatisation n° 2007-03 du 25 décembre 2007 tel que modifié et complété. RC 111 attijariwafabank.com

LONG-TERM RELATIONSHIP OF TRUST WITH CUSTOMERS

Improving customer relations by being attentive to customers' needs

As part of the customer care program (Programme d'écoute client - PEC) set up at Group level in 2008, satisfaction surveys and focus groups on the Group's products and services were conducted with more than 33,500 customers in Morocco.

In 2018, new quality performance indicators were introduced at the bank in Morocco, such as the measure of sales performance. These indicators combine customer satisfaction indicators, the Net Promoter Score (measuring the recommendation) and the number of complaints per 1,000 customers. Thus, the overall satisfaction rate in 2018 was 93%, the Net Promoter Score (NPS) 31, and the number of complaints per 1,000 customers, 13.3.

In addition, 612 visits and 3,900 mystery calls were organized during the year to measure the quality of the welcome extended by the bank's employees in Morocco.



Increasingly efficient claims handling to maintain customer confidence

Claims handling is a major tool to maintain customer satisfaction and the relationship between the Group and its customers in the long-term.

As in previous years, Attijariwafa bank conducted a survey in 2018 with its customers on the handling of their claims, interviewing more than 6,000 retail, VSE and SME customers in Morocco.

The overall satisfaction rate for claims handling, now at (74%), has been constantly improving in recent years (56% in 2016 and 71% in 2017). It illustrates the Group's efforts in this area, including the initiation of an ISO 9001 vs 2015 certification project.



2018 KEY INDICATORS*

33,500
customers benefited from
the customer care program

93%
overall customer satisfaction rate

74%
claims handling satisfaction rate

* Bank in Morocco

A campaign to embed the culture of quality within the Group

In order to raise awareness among Group employees on the fundamental concepts of quality and customer satisfaction, a campaign was conducted in Morocco in 2018. To this end, an e-learning video clip was distributed and sessions for sharing and interaction with members of the Customer Relations Center were held.

Also, to incorporate the customer's perspective in all the bank's entities, the number of quality ambassadors, "Croire en Vous" - CEVs (Believe In You) has increased to 160 Group-wide.

Finally, to disseminate this culture within the Group, a quality program has been set up within Group Corporate and Investment Banking (BFIG), as well as a Group Quality approach within the Société Ivoirienne de Banque (SIB).

A quality program for the Group Corporate and Investment Banking and international subsidiaries

In order to continuously improve the services provided to customers of the Group Corporate and Investment Banking (BFIG) subsidiaries, several projects have been initiated, including the ISO 9001 vs 2015 (quality) and ISAE 3402 (effectiveness of the internal control system) certifications for the Securities business.

Finally, to guarantee a common and consistent quality approach within the Attijariwafa bank Group, support was provided to the Société Ivoirienne de Banque (SIB).



Promoting a culture of prevention

Wafa Assurance is the first Moroccan insurer to have set up a specialized prevention department since 2008. Its objective is to reduce the number of claims, their severity in terms of occupational accidents and their intensity in property and casualty insurance.

As such, the subsidiary assists its customers in risk prevention by assessing the compliance of their prevention measures and protection measures with industry standards and regulations in force, and by formulating recommendations to improve the safety of their employees and assets.

As part of its prevention efforts, Wafa Assurance launched the “Business Innovation” campaign to help its business customers control and reduce risk in the event of a loss through virtual simulations. This innovative concept makes it possible to connect a fire extinguisher equipped with sensors to a virtual reality headset, to simulate a real-life situation of a fire outbreak in order to evaluate its reflexes and its intervention capacity.

Partner of the Preventica trade show for 5 years, Wafa Assurance is the leading sponsor of this national event. The 2018 edition, held in April, featured exhibitors, conferences, visitors and a conference program in the fields of health, safety at work and organizational security.

In synergy with its insurance activity, the subsidiary organizes the Prevention Awards each year and recognizes companies’ efforts in terms of safety and risk prevention policy.

Trophées de la prévention
Pour gagner en notoriété et motiver vos équipes, il n'y a pas plus simple et efficace!

Les meilleurs programmes et actions de gestion et prévention des risques récompensés

Les Trophées de la prévention de Wafa Assurance sont, aujourd'hui, bien plus qu'un événement qui récompense des entreprises de tous les secteurs pour la qualité de leur programme et action de gestion de la prévention des risques incendie, accidents du travail et du risque routier. Ils sont une occasion unique de valoriser votre entreprise auprès de votre marché mais aussi de motiver vos collaborateurs et ce à travers le cycle de formation en risk management offert aux gagnants des Trophées de la prévention.

Appel à candidature : inscrivez-vous gratuitement avant le 30 juin 2018 sur tropheesdelaprevention.ma

Wafa Assurance - **تامين الوفاء**
Wafa Assurance
C'est simple d'être efficace

Wafa Assurance - Entreprise régie par la loi 17-99 portant code des assurances - Société anonyme au capital de 500 000 000 DH - 1, boulevard Mohammed VI - Casablanca, RC 11716



CREATING VALUE FOR OUR CONTINENT

As a major banking and financial player on the continent, the Group's missions include contributing to the development of a resilient and sustainable African economy. As such, it supports States and companies, by financing structuring projects and supporting various development programs in the countries in which it operates. As an actor involved in regional and international cooperation, Attijariwafa bank implements innovative measures aimed at strengthening trade and economic relations among African countries and with the rest of the world.



SUPPORT FOR STRUCTURING PROGRAMS

Supporting major projects in Africa

Supporting public and private investment projects in its countries of presence is one of the commitments of the Attijariwafa bank group to support the real economy. In 2018, the Group signed several agreements, including a notable project to finance the Nachtigal hydroelectric power plant in Cameroon.

In total, nearly MAD 2.3 billion in new financing was allocated to major projects in 2018.



Supporting state guarantees for access to housing

In 2018, Wafa Immobilier pursued its efforts to improve access to housing for low-income people in Morocco, by offering real estate loan products backed by state guarantees such as FOGARIM, FOGALEF and FOGALOGÉ, bringing the total commitments of the subsidiary to nearly MAD 1.7 billion since 2016.

In addition, at the end of 2018, the company had financed more than 14,000 residential real estate projects with a social vocation, resulting in the development of local facilities (schools, mosques, shopping centers, wastewater and rainwater treatment plants).



2018 KEY INDICATORS*

Nearly MAD 2.3 billion in new financing for major projects in Morocco

EUR 100 million in commitments with the EIB to develop Moroccan companies

Leading bank in Morocco for government programs in support of VSEs and SMEs

More than 14,000 residential real estate projects with a social vocation financed in Morocco

To be the key partner of state programs in support of VSEs and SMEs

Attijariwafa bank is the key partner of state programs in support of VSEs and SMEs.

In 2018, Attijariwafa bank supported 37% of the companies participating in Maroc PME programs, in particular "ISTITMAR CROISSANCE" which provides VSEs with grants of up to 30% of their investment program capped at MAD 2 million and "IMTIAZ CROISSANCE" which allows SMEs to access financing for their investment projects through grants of up to MAD 10 million.

Attijariwafa bank was also a partner in the "Fonds de Soutien financier des TPME – (VSE and SME Financial Support Fund) program, which supports companies undergoing cash flow difficulties, with co-financing at reduced rates, deferred payments and longer repayment terms.

In 2018, 183 Attijariwafa bank business customers benefited from this support program, representing 39% of beneficiaries in the financial marketplace.



التجاري وفا بنك
Attijariwafa bank

Maroc
PME



Signing of the VSE and SME Financial Support Fund with the EIB

A partnership with the EIB to improve support for Moroccan companies

In March 2018, the European Investment Bank (EIB) granted the Attijariwafa bank group a EUR 100 million credit line to strengthen support for Moroccan Small and Medium-sized Enterprises (SMEs) and Intermediate Size Enterprises (ITEs).

This new credit line, granted on favorable terms thanks to the EIB's triple-A rating, will enable Attijariwafa bank to provide Moroccan companies with attractive financing tailored to their needs, in particular through longer loan maturities.

Special attention will be paid to the industrial sector, particularly manufacturing and services, as well as to the social impact of the new credit line, which should contribute to the creation of thousands of jobs.

Attijariwafa bank and Bpifrance enhance their collaboration in support of SMEs

In 2018, Attijariwafa bank entered into a new partnership agreement with Bpifrance, a French public investment bank and a major player in the development of European companies, in order to develop support mechanisms for SMEs and thus promote trade between French and Moroccan companies, as well as their development in France, Morocco and Africa.

Several areas of collaboration have been identified under this agreement, including the extension of the “Attijari Business Link” system on EuroQuity to all countries where the Group has a presence in Africa.

Created in 2016, “Attijari Business Link” is the first digital community on an African scale within Euroquity. It offers an online professional networking service to support the growth of companies.

At the end of 2018, this community had more than 1,400 members and made it possible to establish 850 contacts during the year.



PLAN SUPPLY CHAIN
POUR OPTIMISER LES DÉLAIS DE PAIEMENT
DONNEURS D'ORDRES-FOURNISSEURS

UN PRODUIT DE L'OFFRE **PLAN PME**

Supporting buyer-supplier ecosystems

In 2018, pursuing its commitment to support the implementation of the Industrial Acceleration Plan and aware of the role of industrial ecosystems in the development of an efficient and competitive local fabric of VSEs and SMEs, the Attijariwafa bank group launched the “Supply Chain Plan” in line with the business plans developed in 2017, including the El Kheir Plan for agriculture and agro-industry and the Automotive Plan for the automotive industry, as well as the Offshore Plan...

This is a support system for buyer-supplier ecosystems that aims to reduce suppliers’ financing costs, reduce the level of financial risk within the supply chain, and consequently improve payment terms and conditions.

This system was accompanied by the signing in 2018 of a Memorandum of Understanding with the IFC (World Bank Group), to label the “Supply Chain” offer. The Group is also committed with the Cosumar group to implement a Supply Chain Finance solution for its supplier ecosystem.



ATTIJARI BUSINESS LINK
ESPACE GÉNÉRATEUR DE SYNERGIES



Découvrez Attijari Business Link sur :
<http://bit.ly/AttijariBL>

Inscrivez vous gratuitement sur :
<http://bit.ly/AttijariBL-inscription>

REGIONAL INTEGRATION AND INTERNATIONAL COOPERATION

Strengthen cooperation in Central Africa

In order to strengthen its efforts to promote South-South cooperation and regional integration in Africa, the Group entered into a partnership with the Banque de Développement des Etats de l'Afrique Centrale (the Development Bank of Central African States - BDEAC) in October 2018.

This cooperation will help to accelerate the financing and support of major projects in the CEMAC region, through the arrangement and financing of structuring projects in various sectors such as agriculture, livestock, agro-industry, industry, energy, infrastructure, telecommunications, etc.

In addition, Attijariwafa bank and the IFC (World Bank Group), signed an agreement in March 2018 to support companies and stimulate investment and cross-border trade in Africa. The partners thus undertake to cooperate in corporate and investment banking, project financing and risk-sharing instruments.

The agreement also provides for the support of companies in Morocco and Africa, particularly SMEs, to allow them to access the financing and training services they need for their development.



The Africa Development Club at the service of a forward-looking Africa

Created by the Attijariwafa bank group in 2015, the Africa Development Club is a forum for meetings and business networking that brings together the economic communities engaged in Africa. It is also a platform providing access to information, training, services and expertise in order to pursue the dynamics of networking, and the identification of investment opportunities and sharing experiences.

Since its inception, the Club has organized 15 multisectoral missions to Morocco and West and Central Africa, which brought together more than 2,000 businesswomen and men. In 2018, the total number of Africa Development Club branches within the Group stood at 9 and the number of members at 3,000.



2018 KEY INDICATORS

More than **2,000** participants from **35** countries and **5,000** business meetings at the 6th edition of the International Africa Development Forum (FIAD).

More than **1,400** members and **850** contacts established on Attijari Business Link

9
Africa Development Club branches on the continent



Successful 6th edition of the International Africa Development Forum

The mission of this landmark annual event is to create investment opportunities and encourage South-South cooperation. The International Africa Development Forum (FIAD) was created by the Group in 2010, in partnership with AL MADA, its main shareholder.

This yearly event brings together African decision-makers and investors for conferences-debates, BtoB meetings, where they can access business opportunities through a bank of projects presented during the Forum.

In March 2019, the 6th edition of the International Africa Development Forum under the theme "When West meets East" was a great success with the attendance of more than 2,000 participants from 34 countries and no less than 5,000 business meetings over 2 days.

Consolidating relations between Africa and China

At the Forum on China-Africa Cooperation (FOCAC) held in September in Beijing, the Group signed three major agreements with leading Chinese organizations.

The first Memorandum of Understanding was signed with Bank of China and is part of the Chinese "One Belt One Road" Initiative to stimulate the flow of capital, services and goods between China and the rest of the world.

Through this partnership, the two institutions undertake in particular to strengthen the exchange of information and sharing expertise in certain fields, to identify projects of common interest and to provide mutual assistance in understanding and accessing markets and in carrying out commercial transactions.

The second Memorandum was signed with China State Construction and Engineering Company (CSCEC), the leading construction company in China and worldwide, to encourage investment in infrastructure, construction and real estate sectors in Morocco and in all the countries where the Attijariwafa bank group operates.

Finally, Attijariwafa bank is a founding member of the China Africa Inter-Bank Association (CAIBA), an alliance of 16 major African banks partnering with China Development Bank.

By signing the agreement, the 17 members of this alliance undertake to enhance trade and investment flows between China and Africa, to strengthen the means of financing infrastructure projects in Africa and joint China-Africa projects.



GIVING VALUE TO OUR ENVIRONMENT

Attijariwafa bank cannot create sustainable shared value without taking the environmental impact of its activities into account.

The Group is working to reduce its ecological footprint and ramp up the transition to a low-carbon economy by offering its customers products and services that will enable them to make a concrete contribution to this change: financing renewable energies, energy efficiency, etc.

GROUP'S ENVIRONMENTAL IMPACT

Implement waste sorting for sustainable waste management

2018 witnessed the launch of a sustainable waste management approach at Attijariwafa bank's headquarters in Casablanca, aimed at reducing the production of waste it generates and recycling it.

To this end, waste collection and treatment methods have been reviewed and a waste sorting system has been deployed to recycle paper, cardboard and plastic.

The break areas have been equipped with new generation beverage and cup-free water dispensers, with preference given to the use of individual cups. This will save 171,000 plastic cups per year.

This approach also includes the social inclusion of a rag-picker into formal work and the improvement of his working conditions, in partnership with associations.

Through this structuring initiative which involves its employees and contractors, the Group aims for a 31% reduction in waste production, as well as a 68% improvement in the headquarters' carbon footprint by 2020, the equivalent of 2.5 hectares of preserved forests.

This framework will be supplemented by other initiatives in 2019 and gradually extended to the Group's other sites and subsidiaries.



2018 KEY INDICATORS**

15% decrease
in the consumption of reams
of paper between 2017 and 2018,
or **491**
saved trees

** Bank in Morocco



Relaxation area at Attijariwafa bank's headquarters

“Objectives: 7 million eco-friendly gestures” campaign

At the end of 2018, the Attijariwafa bank group launched a “7 million eco-friendly gestures” campaign inviting the Group’s employees to make 1 eco-friendly gesture per day, in order to collectively make more than 7 million positive gestures for the environment each year!

This campaign sets out the simple daily actions to adopt, both in the workplace and elsewhere, to preserve the environment.

Several measures will be implemented from March 2019 onwards to instill good ecological practices: deployment of awareness-raising posters throughout the bank’s offices in Morocco, distribution of an eco-friendly gestures manual and video clips for Group employees, organization of community days in Casablanca, etc.

7 themes will be addressed as part of this awareness-raising campaign: water, electricity, temperature, paper, waste, travel, eco-citizenship.

Through this campaign, Attijariwafa bank aims to engage its employees in a proactive and innovative approach to preserving the environment.



Reducing paper consumption

Paper is the primary resource used within the Group. The bank’s efforts in Morocco to reduce its paper consumption made it possible in 2018 to reduce deliveries of reams of paper by 15% compared to the previous year, and to save the equivalent of more than 20,000 m² of forest.

The bank in Morocco also recycles the destroyed archives and paper waste from all its sites.





A constantly improved energy performance

Attijariwafa bank is pursuing its policy of improving its energy performance through the installation of LED lighting both at branches and central sites in Morocco. LED lighting makes it possible to save 20% of electricity consumption compared to conventional lighting.

Some subsidiaries, such as Wafa Immobilier, Gabonese subsidiary UGB, Attijari bank in Tunisia and Attijariwafa bank in Egypt have also opted for this type of lighting, and Attijariwafa bank in Egypt has even deployed it for its headquarters and 25 of its branches.

In Morocco and in some countries of presence, the renewal and installation in 2018 of air conditioning systems with an Inverter



solution and the implementation of central building management at the bank's main sites will also result in significant energy savings in the coming years.

Drawing on the HQE (High Environmental Quality) certification experience of the Rabat Souissi Regional Division, the bank in Morocco plans to systematically take into account the sustainable construction criteria of Cerway, the international organization, for its new sites.

A new 5-floor building in Tangier, currently under construction, is one such example.

SUPPORT FOR RENEWABLE ENERGIES

Supporting renewable energies in Tunisia

With more than MAD 6 billion mobilized to finance renewable energy projects at the end of 2018 (i.e. a cumulative capacity of nearly 1,500 MW), the Group is firmly committed to support the renewable energy sector in the countries where it operates.

It is in this direction that Attijari bank in Tunisia has concluded an agreement with the IFC (World Bank Group), for an overall amount of 40 million euros dedicated to financing SMEs operating in the renewable energy sector.

Attijari bank is leveraging its experience in supporting renewable energy, namely through its partnership with the national Prosol program since 2007, for which the bank allocated 361 million Tunisian dinars in 2017.



2018 KEY INDICATORS

More than MAD 6 billion in commitments to renewable energy projects

XAF 37 billion investment in the Nachtigal hydroelectric project in Cameroon

40 million euros in loans granted by the IFC to finance SMEs operating in the renewable energy sector in Tunisia



Signing of a partnership with IFC



Signing of the Prosol financing program in Tunisia

Financing of the Nachtigal hydroelectric project

After having participated in the financing of the Gulf of Suez Wind project in Egypt in 2017, the Attijariwafa bank group, through its subsidiary SCB Cameroon, committed in 2018 to support the development of the Nachtigal hydroelectric project.

This project, whose total cost is estimated at XAF 786 billion, will be built on the upper Sanaga River, 65 km from Yaoundé. It consists of the construction, operation and maintenance of the dam, a power canal, a hydroelectric power plant and a 50-km long transmission line.

Its 420 MW capacity will represent 30% of Cameroon's total energy capacity upon its commissioning in 2023. It will thus increase Cameroon's energy capacity, a crucial step in the development of the country's industrial and commercial fabric.

The project, designed on the basis of a public-private partnership model, is funded by a pool of 12 international donors, including the IFC (World Bank Group), and the International Bank for Reconstruction and Development (IBRD), as well as 4 Cameroonian banks.

SCB Cameroon's contribution of XAF 37 billion alone represents more than 30% of the local banking pool. Attijariwafa bank and SCB Cameroon also hold several important local roles, namely: loan officer, surety officer and account-keeper bank.



SUSTAINABLE FINANCE

Supporting customers' energy transition

New solutions were developed in 2018 to support customers' energy transition. For example, the Group's Cameroonian subsidiary now offers a medium and long-term ecological credit for companies with projects in the field of energy efficiency, renewable energies and sustainable management of wood and forests.

It has the benefit of providing technical assistance from experts at the Agence Française de Développement (French Development Agency - AFD) for the study of technical criteria, and for the preparation and review of the business plan.

In addition, the "Effinergie & Développement durable" label created in 2017 to promote African start-ups engaged in a sustainable development process was awarded to 14 companies in 2018.



2018 KEY INDICATORS

First African and MENA commercial bank to be accredited by the **Green Climate Fund**



14 companies have obtained the "Effinergie & Développement Durable" label created by the Group

Attijariwafa bank accredited by the United Nations Green Climate Fund

The Attijariwafa bank group was officially accredited by the Green Climate Fund (GCF) at the 22nd meeting of the Board of Directors of the United Nations Green Climate Fund held in Songdo, South Korea, after extensive due diligence to ensure that the Group has the necessary procedures and experience to finance green projects in partnership with the institution.

Attijariwafa bank has thus become the only commercial bank in Africa and the MENA region, as well as the 7th commercial bank in the world to obtain this accreditation with regional coverage.

The accreditation will allow Attijariwafa bank to work in partnership with the Fund to support its public and private clients in their sustainable development projects on the African continent, through co-financing or guarantees of major high-impact investments, which may exceed USD 250 million per project.

The GCF is a Global Fund created by the 194 signatories of the United Nations Framework Convention on Climate Change (UNFCCC) in 2010. Its objective is to transfer funds from the most advanced countries to the most vulnerable countries in order to set up projects to combat the effects of climate change. With an overall envelope of USD 100 billion per year by 2020, the GCF is the world's largest fund dedicated to climate action.



GCF accreditation in 2018

A graphic for Attijariwafa bank's accreditation by the Green Climate Fund. It features the bank's logo (a stylized 'M' in a square) and name in Arabic and English: 'التجاري وفا بنك Attijariwafa bank'. To the right, it says 'Croire en vous'. The main image shows a green leaf on cracked, dry earth. The word 'Accréditation' is written in large white letters. Below it is the Green Climate Fund logo (a globe) and the text 'GREEN CLIMATE FUND'. At the bottom, there is fine print in French: 'Attijariwafa bank société anonyme au capital de 2 098 596 790 DH - Siège social: 2, boulevard Moulay Youssef, Casablanca. Agréée en qualité d'établissement de crédit par arrêté du ministre des finances et de la privatisation n° 2269-03 du 22 décembre 2003 tel que modifié et complété - RC 333.' and the website 'attijariwafabank.com'.



SHARED VALUES WITH OUR PARTNERS

Convinced that the success of a company depends on creating shared value with its stakeholders, Attijariwafa bank is committed to establishing transparent, balanced and sustainable relationships with its partners.

As such, the Group acts with the utmost respect for ethical rules, particularly in terms of business practices and purchasing. It also pursues a social policy based on the preservation of health, safety and well-being at work and the development of employees' skills and careers.

SUSTAINABLE PROCUREMENT

Attijariwafa bank and its suppliers have committed to a Charter of Principles for Responsible Procurement

Attijariwafa bank and its suppliers have committed to a Charter of Principles for Responsible Procurement

In November 2018, Attijariwafa bank published a charter formalizing all the Group's commitments to responsible procurement.

This charter is in line with the Group's procurement policy and CSR approach, with the objective of overall and sustainable performance also involving the Group's subsidiaries. It now replaces the letter of ethics, which was signed by 85% of suppliers until then.

In this charter, Attijariwafa bank commits and involves its suppliers to reduce social and environmental risks related to procurement, to contribute to the development of territories and to promote sound business practices. Allowing companies to access calls for tenders regardless of their size, reducing payment deadlines and innovating with suppliers are just a few examples of the Group's commitments.

The Charter of Principles for Responsible Procurement was shared with suppliers and employees involved in the Attijariwafa bank Procurement process to ensure their commitment to this approach. At the end of 2018, 29% of suppliers had signed this charter.

Integration of new CSR clauses in procurement

In line with the commitments made by Attijariwafa bank in its Charter of Responsible Procurement, new CSR clauses have been inserted in the general terms and conditions of purchase, specifications and contracts with suppliers.

They cover compliance with the principles of ethics and loyalty, environmental protection and the integration of social standards such as the protection of human rights,

the elimination of all forms of forced and compulsory labor, the elimination of child labor, the elimination of all discriminatory practices.

In addition, a mediation clause has been included to encourage the use of amicable settlements in the resolution of commercial disputes and to safeguard lasting relationships with suppliers.



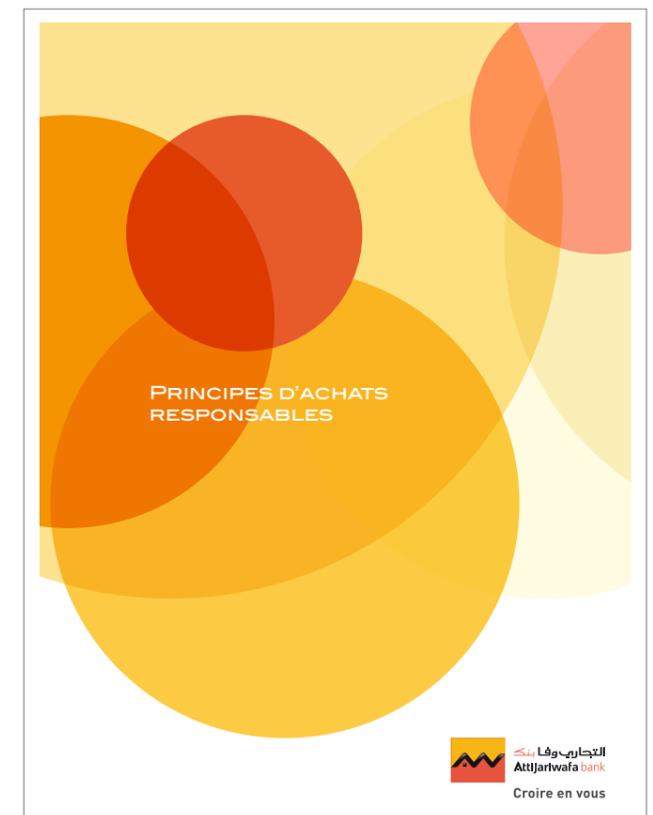
2018 KEY INDICATORS*

29%
of suppliers are signatories to the Charter of Principles for Responsible

9
days on average for the payment of suppliers

81%
of VSE suppliers

* Bank in Morocco



Improving supplier payment terms

Paying particular attention to payment terms, Attijariwafa bank contractually undertakes to pay its suppliers within 30 days in Morocco, which remains well below the regulatory timeframe (60 days).

Payment terms are monitored monthly at all processing and validation levels, with the aim of improving invoice processing processes and reducing payment timeframes.

In 2018, suppliers were paid on average 9 days from receipt of the invoice, compared to 11 days in 2017.

Contributing to the development of VSEs and promoting local purchasing

VSEs accounted for 81% of Attijariwafa bank's supplier base in 2018, an increase of 3% compared to 2017.

This increase was made possible by the introduction in 2017 of a new certification policy specific to VSE suppliers, with a view to making it easier to work with this category of suppliers.

Finally, regional and local purchasing is systematically prioritized, on the one hand to reduce procurement costs, and on the other hand to boost the regional economy.

Local suppliers represent 85% of the active supplier base in 2018.

2nd edition of the supplier satisfaction survey: indicators on the rise

In 2018, the Group launched the 2nd edition of its supplier satisfaction survey. This survey made it possible to assess suppliers' perceptions, needs and expectations and identify areas for improvement in the bank's relationship with its partners.

According to the survey results, 95% of the suppliers surveyed are generally satisfied with the partnership with Attijariwafa bank (of which 79% are very satisfied). This represents an increase of nearly 10% compared to 2018.

According to the survey results, 95% of the suppliers surveyed are generally satisfied with the partnership with Attijariwafa bank (of which 79% are very satisfied). This represents an increase of nearly 10% compared to 2018.

In addition, Attijariwafa bank's average recommendation score is high (8.6/10). 83% of suppliers would recommend the Group to their colleagues and acquaintances for a potential collaboration.

Mapping to Measure Supplier CSR Risks

In 2018, a mapping of the CSR risks of the Group's families and sub-families of purchases was drawn up.

More than 6 criteria have been evaluated on environmental, social and ethical aspects and have made it possible to identify the most high-risk purchasing categories in terms of CSR.

This work is a first step in implementing a structured system for the evaluation and support of CSR suppliers provided for in the CSR roadmap for 2020.

Indeed, depending on Attijariwafa bank's level of exposure (strategic purchasing, purchasing volume, etc.), suppliers belonging to a purchasing sub-family assessed as high-risk will be subject to a CSR assessment and support if necessary.

RESPONSIBLE EMPLOYMENT

New talents to support the Group's expansion

The overall workforce has increased by 15% over the last 3 years to support the growth of the Attijariwafa bank group in the 25 countries where it operates, bringing the total number of employees to 20,125 at the end of 2018.

In Morocco, 2018 was an opportunity to consolidate the positioning of the Attijariwafa bank group in terms of its attractiveness with 745 new hires, most of them young graduates, and 1,109 interns, including 102 final year project interns, 102 MRE Campaign summer interns and 905 observational/applied interns.



التجاري وفا بنك
Attijariwafa bank

Croire en vous



L'ÉNERGIE EST EN VOUS

Celle de transmettre à votre tour le savoir que vous avez acquis

recrutement.attijariwafa.com



2018 KEY INDICATORS*

40,5%
of female executives

95%
of employees benefit from an annual performance review meeting

Nearly 96%
of employees are on permanent contracts

7.13
days of classroom training per employee

53
meetings with employee representatives

More than 4,242
employees who have had an annual medical check-up

* Bank in Morocco

Continuously developing employees' skills

To support the skills development of employees, a rich training program has been deployed. It includes business training provided by the Attijariwafa bank Academy as part of ongoing training, managerial and behavioral training deployed as part of the structuring courses, degree-granting courses, as well as an e-learning package that provides an innovative solution, geared to the bank's specific needs and ever-changing expectations.

Investment in training was supported in 2018 with nearly 61,909 man-days per hour and more than 11,700 participants in all training courses combined. The results of continuing training in 2018 show an increase of more than 35,358 man-days with more than 882 sessions delivered to more than 9,274 participants. The gender approach is omnipresent in the training policy, with a 44% representation of women.

Digital training occupies a prominent place in the overall framework with an increase of more than 51% in modules created, equivalent to 14 modules in 2018.



Signing of a partnership with the OFPPT for the professionalization of the youth.

Attijariwafa bank has joined forces with the OFPPT to professionalize youth.

In line with the Group's orientations in terms of employment support and the fight against youth unemployment, the bank in Morocco signed a partnership agreement in May 2018 with the Office de Formation Professionnelle et de la Promotion du Travail (Vocational Training and Occupational Promotion Bureau - OFPPT) in order to pool their efforts to support the training and professional integration of young students.

As part of this partnership, several major actions have been carried out, including for example the following one relating to the implementation of a skills training course sponsored by the Attijariwafa Bank Group and called "Skills Training - Banking Operations Advisor".

This training is scheduled over a period of 5 months and has a volume of 165 hours of classes, 11 training modules and two months of practical training within the Attijariwafa bank group to provide the young interns with a progressive immersion in a professional environment.

Valuing the diversity of talent

The dynamic management of career paths and the promotion of talent diversity are essential. Thus, in line with the Group's current and projected needs, 265 of the bank's employees in Morocco were supported in their mobility project, including mobility to the Group's specialized subsidiaries, in 2018.

These mobilities were the result of individual career interviews and of the Internal Employment Exchange. This exchange allowed employees to access mobility opportunities and apply for a position matching their profile. Thus, out of 48 offers posted, 1,007 applications were identified.

For new graduates, 10 commissions enabled 94 future managers to validate their new 5-year diploma and thus improve their status.

The Yeelen program for the integration of young sub-Saharan graduates

The Yeelen program has now reached its 5th class. Created by the Group in 2009, its mission is to annually hire a class of sub-Saharan graduates from Moroccan higher education institutions and train them for 12 to 24 months in order to integrate them a posteriori into the Group's subsidiaries in Africa.

This program allows participants to become familiar with Attijariwafa bank's values and orientations and thus become ambassadors for the Group at the level of its sub-Saharan subsidiaries, as well as to enhance the subsidiaries' local capabilities. It also contributes to intercultural exchanges within the Group.

In 2018, some fifteen young executives from seven sub-Saharan countries completed their year of immersion at the bank's head office and were able to join the African subsidiaries. In this continuity, a new Yeelen class is in the making with 16 profiles that will be welcomed into the Group from January 2019.



Disabilities and equal opportunities

The Group is committed to supporting people with disabilities by actively contributing to their integration into the professional world.

It is in this context that Attijariwafa bank participated in the Disability Forum organized by the Espoir Maroc association in December 2018 in Casablanca. The Disability Forum Morocco is an important event for companies committed to the professional integration of people with disabilities.

In addition, the Group offers medical assistance to employees suffering from serious illnesses or disabilities: "Coups Durs" (Hardship) and mutual assistance through solidarity and relief funds.



Continuation of the HR transformation to support the bank of tomorrow

Since 2017, structuring projects have been launched as part of the HR strategy for 2020 and to support the bank's transformation and strengthen the performance culture and dialogue.

It is within this framework that the bank was able to finalize the formalization in 2018 of all job descriptions, identify and provide managers with a Job and Skills framework that specifies the expectations of each position in terms of skills, and finally have a new reference framework of the contribution levels of each position in line with the best international standards.

In parallel, a new performance management model was deployed in 2018, which will make it possible to enhance the value of performance as a growth driver and a differentiating factor, as well as to strengthen transparency, equity and recognition.

These projects will continue to be implemented in 2019, with the deployment of the new fixed and variable compensation management model, the finalization of career paths for all the Bank's positions and the deployment of the new talent management process.

Digitalized HR processes

As part of the bank's digital transformation program in Morocco, a new HR information system (HRIS) was deployed at the end of 2018 to strengthen and modernize HR processes for payroll processing and administrative and social management.

2018 also marked the deployment of the new HR portal, which now offers a better experience for users regardless of their profile. The overhaul of the HRIS will continue in 2019 with the deployment of the mobile version and the coverage of the Bank's Moroccan subsidiaries.

Innovation has not been overlooked either, with the continued deployment of several projects with Moroccan start-ups, which have made it possible to provide innovative solutions to our employees.



Attijariwafa bank, now a "Tobacco Free Bank".

In line with its health and safety approach and the promotion of employee well-being, Attijariwafa bank continues in 2018 in Morocco to support the national tobacco control program launched by the Lalla Salma Foundation for the fight against cancer.

All the bank's sites in Morocco have now become non-smoking and the ban on smoking in the premises has been posted in a very visible manner. An action plan has also been put in place with the aim of reducing the number of smokers.

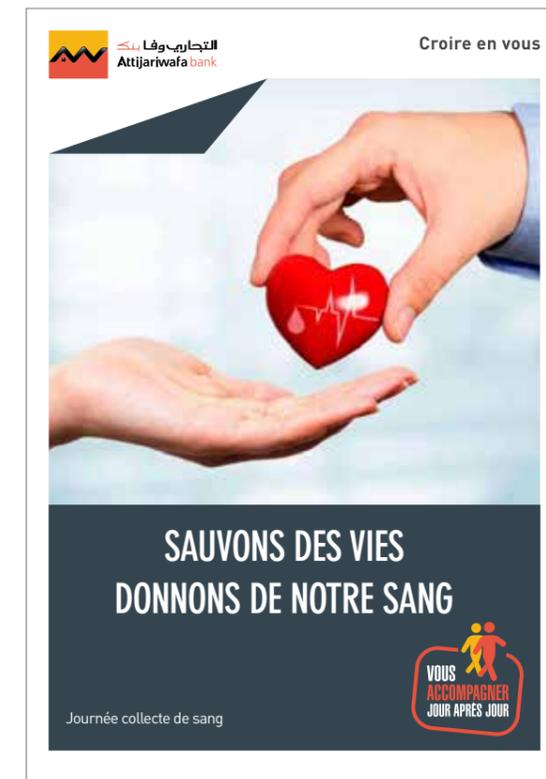
Awareness-raising campaigns against the harmful effects of tobacco, medical monitoring and virtually free withdrawal products are all measures deployed by the bank to help employees fight tobacco consumption.

The health and safety at work approach aimed at the well-being of employees

Thanks to its health and safety management system, the Group enables all employees and subcontracted staff to carry out their work under the best conditions.

Since 2007, Attijariwafa bank has been committed to a gradual regionalization of social services. New health facilities as well as new arts and sports centers are opening every year in different cities across the kingdom.

Attijariwafa bank's social policy gives an important place to preventive medicine. Several actions have been taken to prevent potential risks that could affect the health of employees. Three central and three regional sites have been equipped with cardiological monitoring equipment. Screening campaigns and health checks continued to better anticipate health risks.



Responsible Employment dashboard

The bank is committed to performance indicators so as to monitor its practices with regard to its responsible employment objectives.

Performance Indicators	Scope	2018
Total workforce	Bank in Morocco	8,681
Including women		38.45%
Number of interns	Bank in Morocco	1,109
% of permanent contracts	Bank in Morocco	95.9%
% of fixed-term contracts	Bank in Morocco	4.1%
Number of new hires	Bank in Morocco	745
Including women		289
Number of lay-offs	Bank in Morocco	33
Resignation rate	Bank in Morocco	4.72%
Including women		1.37%
% of employees aged 35 years and under	Bank in Morocco	64.4%
% of employees aged between 36 and 55 years	Bank in Morocco	30.2%
% of employees aged over 55 years	Bank in Morocco	5.4%
% of employees with less than 5 years' seniority	Bank in Morocco	35.5%
Including women		39.7%
% of employees with a seniority between 5 and 12 years	Bank in Morocco	35.6%
Including women		39.9%
% of employees with more than 12 years' seniority	Bank in Morocco	28.9%
Including women		35.2%
% of executives	Bank in Morocco	55%
Including women		40.6%
% of non-executives	Bank in Morocco	45%
Including women		35.8%

Performance Indicators	Scope	2018
% of senior managers	Bank in Morocco	0.4%
Including women		15.8%
Number of returns from maternity leave	Bank in Morocco	170
Percentage of the workforce declared to be disabled	Bank in Morocco	0.15%
Frequency rate of work-related accidents	Bank in Morocco	9.8%
Severity rate of work-related accidents	Bank in Morocco	0.18%
Absenteeism rate		2.36%
Number of medical visits	Bank in Morocco	4,242
Total Training Budget (K MAD)	Bank in Morocco	44,152
Total number of training days		61,909
Average number of training days per employee	Bank in Morocco	7.13
% of training activities for senior managers (continuous training)	Bank in Morocco	11%
% of training activities for managers (continuous training)	Bank in Morocco	48%
% of training activities for non-managers (continuous training)	Bank in Morocco	41%
% of employees who have attended at least one training session during the year		99.6%
Internal promotion rate (vertical mobility)	Bank in Morocco	26%
% of employees benefiting from regular performance appraisal and career development interviews		95%
Percentage of employees covered by collective agreements	Bank in Morocco	95.85%
Number of agreements signed		1
Number of meetings with staff representatives	Bank in Morocco	53

INTEGRITY AND FAIR PRACTICES

A culture of ethics shared at a Group-wide level

In an ongoing effort to strengthen its governance structure and to meet the increasingly stringent requirements of regulators and the changing national and international banking environment, the Group has implemented an ethical approach based on the highest standards of ethics prescribed in various codes of ethics shared throughout the Group.

Each code of ethics has its own pedagogical tool allowing it to be disseminated to the concerned staff members through awareness-raising sessions and face-to-face training or e-learning modules.

During 2018, the Ethics Department continued its work to consolidate the Group's approach of providing it with a set of high-level standards while respecting the quality and consistency of the Group's methodology. After Morocco, Europe, Tunisia, Senegal and a number of African subsidiaries, the Group continued to expand its ethics program, notably in Cameroon and Egypt.



L'ÉNERGIE EST EN MOI
Celle d'agir dans le respect
des règles d'éthique



Cohésion SIG

POUR AGIR AVEC RESPONSABILITÉ :

- ✓ Je suis l'ambassadeur des règles de sécurité informatique
- ✓ Je prends connaissance et partage les procédures en vigueur
- ✓ J'adopte un comportement intègre et me dois de prévenir de toute dérive
- ✓ Je respecte mon environnement de travail (outils, poste de travail, mobilier...)
- ✓ J'agis dans le respect et la préservation de la confidentialité de la Data

à suivre et à poursuivre...



2018 KEY INDICATORS*

747
new hires who signed
the code of conduct

5,399
employees trained
in the code of conduct

5,413
employees trained
in personal data protection

5,202
network employees trained
in anti-money laundering
and combating the financing
of terrorism (AMC/CFT)

* Bank in Morocco

Combating financial crime

In accordance with the applicable legal and regulatory obligations, the Group has introduced an Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) framework in line with international standards in this area.

In order to maintain the sustainability of the AML/CFT framework, it was enhanced in 2018 by improving the bank's procedural corpus in Morocco and optimizing IT standards ad hoc.

2018 was also an opportunity to intensify efforts to develop and harmonize the subsidiaries' AML/CFT frameworks in line with regulatory changes and Group standards.

In addition, the year was marked by the FATF MENA (Financial Action Task Force for the Middle East and North Africa) assessment mission of the national AML/CFT framework.

As in previous years, Attijariwafa bank continued to roll out its e-learning training program on the AML/CFT framework, benefiting 5,202 employees in the bank's network in Morocco in 2018.

Face-to-face training was also provided to 1,168 employees of the bank's front office.



Protection of personal and confidential data

In 2018, the bank in Morocco continued to develop its personal data protection system in relation to national law 09-08, in particular through the completion of the required declarations to the CNDP, the compliance of all contracts governing products and services for its customers as well as its digital platforms.

Attijariwafa bank also ensures that it complies with international regulations on the protection of personal data. An impact assessment was carried out to comply with the provisions of the new European general regulation for personal data protection (RGPD).

Finally, 5,413 employees of the bank's network in Morocco received e-learning training on this topic, as well as 1,168 employees who attended face-to-face training sessions.



CONTRIBUTING TO THE CREATION OF VALUE FOR SOCIETY

The Attijariwafa bank group is committed to promoting the economic, social and cultural development of the countries where it operates. It contributes, day after day, to the value creation for the bank through its entities and subsidiaries as well as its Foundation. In line with the orientations of its main shareholder, AL MADA, the Group works in particular to promote art and culture, education and entrepreneurship, provides support to associations working on high-impact solidarity initiatives, as well as the debate on ideas and intellectual production.

OUR FOUNDATION

The Attijariwafa bank Foundation at the service of value creation shared with society

“ Since its creation nearly 40 years ago, the mission of the Attijariwafa bank Foundation has been to contribute to the creation of shared value with the bank. As such, it fosters the promotion of art and culture, education and entrepreneurship, supports associations involved in high-impact solidarity initiatives, as well as the debate on ideas and intellectual production. Over the years, the Foundation has developed a recognized know-how in its areas of intervention. It is involved in several structuring and innovative projects in partnership with civil society actors that have made a real impact on its beneficiaries. The Foundation provides financial and material assistance to its various partners. It also encourages and values the participation of Group employees in the supported initiatives, through a vast skills sponsorship program. ”

Saloua Benmehrez,
Group Communication Executive Director



2018 KEY INDICATORS*

10 000
visitors each year including

3,000
beneficiaries of guided tours in art spaces

More than 1,000
students benefiting from
the “Académie des Arts” program since 2009

More than 20,000
beneficiaries of the preparatory
class support program “Grandes Ecoles
pour Tous” since 2007

More than 20,000
computer equipment has been provided
to the Green Chip program since 2007

Nearly 440
students enrolled in the Masters in Banking
& Financial Markets, since its launch in 2007

More than 1,300
volunteer employees mobilized
from 2016 to 2018

Nearly 1,700
participants in the conferences of the
“Exchanging for a better understanding” program

IMPROVING ACCESS TO ART AND CULTURE

“ The Attijariwafa bank Foundation has made democratizing access to art and culture one of the cornerstones of its CSR strategy. As a factor of development, fulfilment and social cohesion, art has been an integral part of the Foundation’s missions for more than forty years. The Foundation operates mainly in the visual arts sector. It contributes to the visibility of emerging artists through exhibitions, develops educational programs and guided tours open to all audiences, and promotes the group’s collection through loans and publications. It also promotes heritage and music. ”

Ghitha Triki,
Head of the Art & Culture Department of the Attijariwafa bank Foundation



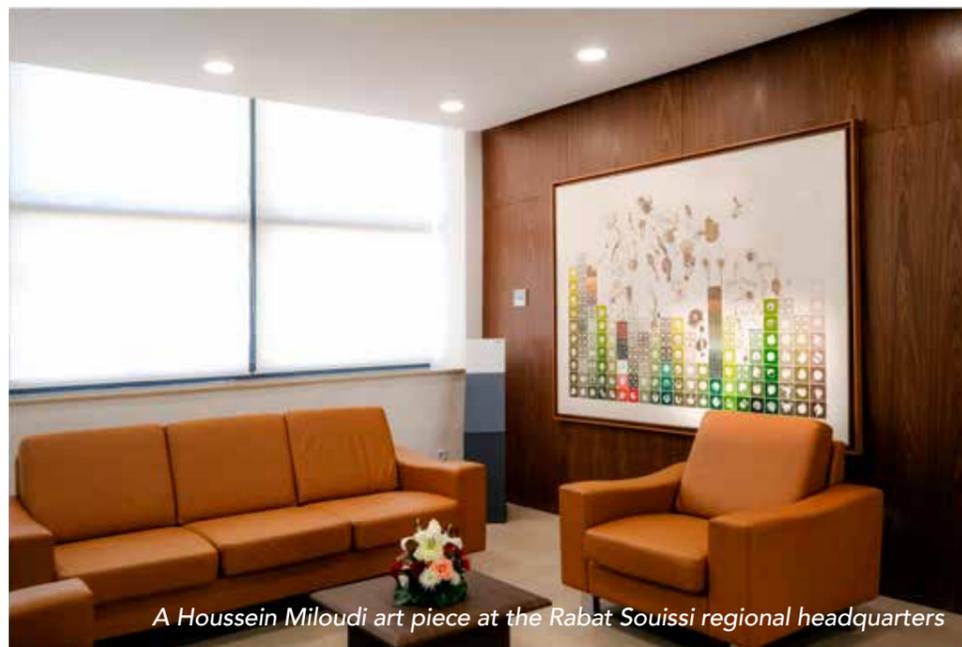
Exposition at the Actua Art Space of the Attijariwafa bank's Foundation

Bringing the taste of art to the public

As it does every year, the Attijariwafa bank Foundation organizes several art exhibitions dedicated to the African art scene and heritage several times a year, within the Actua and Moulay Ali Kettani art spaces in Casablanca. 3 exhibitions were organized in 2018.

In order to provide access to as many people as possible to the exhibitions organized in its art spaces, the Foundation is continuously developing the programming of guided tours on the sidelines of each cultural event organized, with an ever-growing network of educational establishments and associations in Casablanca.

The Foundation organizes these visits and their content in partnership with universities, with the help of lecturers and graduate students in mediation, literature and art history, thus ensuring a quality artistic transmission.



A Houssein Miloudi art piece at the Rabat Souissi regional headquarters

"Ceramics of Safi, between history and ancestral gestures" exhibition

This exhibition, which focuses on the city of Safi, its history and know-how, a symbol of its regional identity, brought together some 170 ceramic masterpieces from one of the Kingdom's most important private collections at the Actua art space. Exceptional objects created by the master craftsmen of the city of Safi between the 19th and the beginning of the 20th century were on display.

Alongside these pieces of art, the Attijariwafa bank Foundation has collected archival documents, historical maps, old engravings, illustrated notebooks of the School's students of Ceramics, photographs of workshops, travelers' testimonials, poetry, words of wise men and legends.

Nearly 4,500 national and international visitors as well as 2,200 students were able to visit the exhibition and discover the historical roots of this know-how from the Safi region, a hallmark of its regional identity and national pride.



A master turner in Safi



"Ceramics of Safi, between history and ancestral gestures" exhibition



Permanent exhibition "Fragments from a collection"

As part of the inauguration of the new North-West Regional Directorate in January 2018, the Attijariwafa bank Foundation has designed a permanent artistic journey composed of some forty masterpieces from the Group's collection spanning 40 years of history.

This site now features a retrospective journey of masterpieces and commissions, conveying a longstanding tradition of a dialogue between art and banking. A choice that reflects a plurality of perspectives with artists such as Mustapha Boujemaoui, Khalid El Bekay, Hassan El Glaoui, Saâd Hassani, Tibari Kantour, Houssein Miloudi, Mohamed Nabili, Abdelkebir Rabi, Sahbi...



A Hassan El Glaoui art piece at the Rabat Souissi regional headquarters



"Ankabouth" installation by Amina Agueznay at the Rabat Souissi regional headquarters

"Metamorphoses" Exhibition with Malika Agueznay and Amina Agueznay

On the occasion of the inauguration of the new North-West Regional Directorate, the Attijariwafa bank Foundation also organized a temporary exhibition specially designed and produced for the site by Malika Agueznay and Amina Agueznay, respectively mother and daughter.

A first for these two renowned artists who explore woven material, for Amina, and printmaking on the theme of seaweed, for Malika.

Educating young people about citizenship through art

Since 2009, the Attijariwafa bank Foundation has been developing its educational awareness and artistic production program “Académie des arts” for middle and high school students who are not very fortunate in terms of access to art.

The program enables these young people to sharpen their creativity and passes on to them values of inclusiveness and openness such as civic engagement, citizenship and otherness.

A true reference today, this program is run by the Foundation, in partnership with the Regional Academy of Education and Training (AREF) of Casablanca Settat.

It is a two-year program that involves a group of 120 students per class, and is structured around 3 artistic disciplines supervised by experienced professionals. It has made it possible to identify dozens of promising talents and steer them towards the creative arts.

2018 was placed under the theme “The Other, Africa and Me” with 130 students enrolled, having benefited from 90 training sessions for a total of 186 hours.

In 2018, a former graduate was professionally integrated and 10 talented artists were enrolled in their technical high schools and the School of Fine Arts.

In addition, a coaching unit has been created to support the top 12 winners of previous classes.





Mural by Malika Agueznay at the Rabat Souissi regional headquarters

Promoting best practices in art

The Attijariwafa bank Foundation has been a founding member of the IACCCA (International Association of Corporate Collectors of Contemporary Art) network since 2006.

As such, it takes part in the network's exchanges on best practices in purchasing, lending works of art, conservation and protection of works of art, including the aim of creating a digital library of best practices for use by its prestigious members.

Lending works of art to promote access to art for the widest possible audience

An essential partner of art institutions, the Attijariwafa bank Foundation participates in lending works from the Group's collection at major exhibitions as well as their dissemination. A way of contributing to the outreach of art for the benefit of the greatest number of people and a collaboration that also contributes to the structuring of crafts for the conservation and enhancement of art.

In 2018, the Foundation was an official partner of the National Foundation of Museums and the Mohammed VI Museum of Modern and Contemporary Art in Rabat with the lending of works of art to the following exhibitions: "Ahmed Cherkaoui, between modernity and roots" and "Travel to the sources of art". It also partnered with the Villa des arts Rabat for the lending of Chaïbia's works at the "Self-taught artists" exhibition.

With a collection of paintings that is among the most beautiful institutional complexes of modern and contemporary art in Morocco and North Africa, the Foundation has also deployed nearly 200 works of art in the bank's central and regional sites in Morocco to share them with its employees. 2018 also saw the integration of an 8-meter-long mural frieze at the Rabat headquarters signed by Moroccan artist Malika Agueznay.

Supporting the arts scene in Morocco and Africa

As in previous years, the Attijariwafa bank group was a key partner of major musical gatherings in Morocco in 2018, such as the Sacred Music Festival of Fez, the Mawazine Festival in Rabat, the Boulevard de Casablanca Festival and the Afrique du Rire Festival.

International subsidiaries also contributed to the development of the art scene in 2018.

Attijari bank in Tunisia sponsored the Gafsa International Festival for the 3rd consecutive edition. It has also supported several cultural and arts initiatives that contribute to strengthening social cohesion, such as the Sufi and Mystical Music Festival "Rouhaniyet".

The Société Ivoirienne de Banque supported the Arkadi festival of the African art promoter "BIN KADI SO" and renewed its support for the Anoumabo Urban Music Festival (FEMUA), a leading cultural event in Côte d'Ivoire.

Attijariwafa bank in Egypt sponsored the famous El Gouna film festival. Finally, Wafasalaf supports the arts scene through its partnership with the Moroccan Philharmonic Orchestra.



Foreign language awareness to develop intercultural exchanges

Attijariwafa bank Europe has been a partner of the Kidilangues association since 2013, which promotes multilingualism and intercultural exchange by promoting the development of children's languages from kindergarten to elementary school.

In the curriculum are included many online courses, language awareness workshops and activities to help children discover foreign languages in a fun and creative way.

Attijariwafa bank Europe supports Kidilangues in its various cultural activities and provides financial support for the organization of workshops that enable people to learn many languages.



The "World Currencies" exhibition showcases the city of Tangier

In 2018, Wafacash launched the "World Currencies" exhibition in the city of Tangier. Structured around an installation of 28 panels, each with the images of 8 currencies, this exhibition was intended to feature the heritage of different countries in the world and to highlight Tangier's glorious past in the cultural and business spheres.

Tangier is indeed experiencing a great vitality as a result of the Royal will to provide the city of Tangier with many structuring projects such as the Tanger Med I and II ports, Tangier Marina Bay, free and industrial zones, road and rail infrastructures.

SUPPORT FOR EDUCATION AND YOUTH ENTREPRENEURSHIP



The Attijariwafa bank Foundation is continuously striving to promote education in order to promote excellence, equal opportunities and combat school drop-outs, particularly among young people from underprivileged social classes.

Support for entrepreneurship is a national priority for the Group and in this context, several initiatives are being implemented through the skills sponsorship program in line with the AL MADA holding company's societal project, to instill the entrepreneurial spirit among young people from a very early age.



Amina Ben Amar,
Head of the Education and Entrepreneurship Division
and Support to Associations of the Attijariwafa bank Foundation



Bridging the digital divide in public primary schools

The Attijariwafa bank group, as a founding member of the Al Jisr association, exclusively grants the association computer equipment each year to contribute to its flagship mission of bridging the digital divide among young people enrolled in public education from a very early age.

These donations contribute to the "Green Chip" program, which has now reached its 8th edition in July 2018. This program aims to limit the digital divide from an early age, through the recycling and reuse of computer waste before its redistribution to public primary schools.

In 2018, a donation of 3,732 computer equipment of all types was granted to the association.



Green Chip program in 2018

Encouraging and promoting excellence through the "Grandes Écoles pour tous" program

As part of its "Grandes Écoles pour tous" program introduced in 2007, the Attijariwafa bank Foundation organizes annual "concentration weeks" for students in the commercial and scientific preparatory classes. As such, it promotes optimal preparation for entrance exams to prestigious French universities.

In 2018, 152 students benefited from this initiative, which since its launch has reached a total of 1,580 beneficiaries.

Through this program, the Foundation also supports the AMGE caravan, organized by the Association des Marocains aux 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 students with preparatory classes for access to prestigious French business and engineering schools. In 2018, this initiative benefited more than 4,000 students in the Kingdom's various centers.

"Grandes Écoles pour tous" also includes equipping the libraries of the 27 public preparatory class centers with software and books, as well as training librarians to ensure that they are up to date in their use of the software for the management of book loans.



"Grandes Écoles pour tous" program in 2018.

Preventing school failure and drop-outs

To reduce school drop-out rates, the Group's subsidiaries are committed to the renovation of schools.

This is the case of SIB in Côte d'Ivoire, which has carried out several school rehabilitation initiatives this year and supported the Children Of Africa association for the construction of a high school which will enable 3,000 children to be enrolled in school.

Attijari bank in Tunisia has been involved in schools in several regions for the equipment and provision of supplies.



"Grandes Écoles pour tous" program in 2018

Contributing to the development of higher education through a successful public-private partnership



The International “Banking and Financial Markets” Master’s program was developed in 2007, in collaboration with Banco Santander, in order to meet a significant demand for specialized profiles in the financial and banking sectors.

This 2-year specialized Master’s program offers a double Moroccan and Spanish degree, from the two partner universities, Hassan II University through the Faculty of Legal, Economic and Social Sciences of Casablanca and the University of Cantabria, respectively.

It aims to provide selected students with the most advanced knowledge in the financial sector. The courses are taught by Moroccan and Spanish academics, and by experts from both banks. The program includes a 6-month practical internship at the end of the program to facilitate their integration into professional life.

The Master’s degree is now in its 12th year, and was launched in October 2018, with a total of nearly 440 students enrolled to date, 30% of whom are students from sub-Saharan Africa.

The employability rate of the graduates is more than 90%.



Graduates of the International Master’s Degree in “Banking and Financial Markets” in 2018



Graduates of the International Master’s Degree in “Banking and Financial Markets” in 2018

Contributing to student orientation through the Jamiati platform

Jamiati.ma, a genuine community-based university guide, serves as a platform for providing useful information to high school graduates and students with key elements suited to their needs, to help them make decisions and guide them in their choice of higher education.

This is the first Moroccan university portal targeting the university community, which was initially developed in 2007 by the Attijariwafa bank Foundation in partnership with the UCEIF Foundation of Banco Santander and was inspired by its Spanish equivalent: universia.es.

The new version of the “jamiati.ma” platform, which went live at the end of 2017, has undergone several improvements in 2018, including the addition of new sections (orientation quizzes, e-learning modules, collaborative forums, blogs, job offers and internships, personalized space, etc).

In order to involve the primary audience in the continuous development of the Jamiati.ma platform, the Attijariwafa bank Foundation relies on a community of Jamiati Ambassadors appointed at various Moroccan higher education institutions.

The new feature in 2018 was the integration of high school students into the Jamiati Ambassadors community, which has sparked a new dynamic, particularly through social networks, where they are very active. The year’s closing was also marked by the publication of the first Jamiati newsletter.



The Jamiati university card for students

The first electronic university card in Morocco, developed by the Attijariwafa bank Foundation in collaboration with Grupo Santander in 2007, Jamiati is intended for students and the academic and administrative staff of partner higher education institutions.

It is designed to integrate several university services, such as library borrowing, access control, automatic downloading, etc. It can be used as a bank card, at the request of the holder, thus promoting the financial education of young students and their financial inclusion.

In 2018, new university partnerships were initiated with Ecole Supérieur de l’Industrie Textile et de l’Habillement (Higher School of Textile and Clothing Industry (ESITH) and Hassan I University. The Jamiati card is currently being rolled out to all students attending the institutions.

SUPPORT FOR CIVIL SOCIETY INITIATIVES AND ACTORS



The Attijariwafa bank group provides assistance to disadvantaged people and women in distress, and also supports people with special needs through partner associations.

The Group also contributes to initiatives to promote social inclusion and health, and for environmental protection, through various initiatives and structured partnerships.

In another context in line with its target, the Attijariwafa bank Foundation supports the initiatives of Moroccan and sub-Saharan student associations from various higher education institutions, in particular through the sponsoring of activities organized by the Association des stagiaires et étudiants africains au Maroc (Association of African Interns and Students in Morocco (CESAM), the ESITH Enterprise forum, the ISCAE students' association, etc.



*Amina Ben Amar,
Head of the Education and Entrepreneurship Division
and Support to Associations of the Attijariwafa bank
Foundation*

Historical partnerships in support of solidarity

The Attijariwafa bank group together with its subsidiaries is a long-standing partner of the Mohammed V Foundation for Solidarity. As such, it is a member of its permanent support committee. Attijariwafa bank supports the various programs run by the Foundation since its creation in 1999, through financial and skills sponsorship. It also contributes to various operations by providing logistical, material and human support.

In addition, the Group supports the Centre des TPE Solidaires, launched by the Mohammed V Foundation for Solidarity in 2015, whose mission is to provide support to young project leaders. The Group provides annual financial support and skills-based sponsorship. The Group also supports the national solidarity campaigns organized by the Foundation. As such, the entire banking network is highly mobilized to facilitate the collection of donations in branches from customers and non-customers.

Indeed, the Attijariwafa bank Foundation and the bank's teams contribute to the selection of project leaders as jury members.

مركز المقاولات الصغرى التضامنية
Centre Des Très Petites Entreprises Solidaires



International subsidiaries committed to helping the most underprivileged

The Group's international subsidiaries support numerous associations that are involved in projects with a strong social impact and community-based initiatives, particularly for the benefit of disadvantaged populations.

As in previous years, most of the Group's subsidiaries participated in the distribution of Iftar meals in Ramadan, benefiting people in need.

To help underprivileged children, the SCB in Cameroon made donations to 8 orphanages in the main regions of the country, including in the cities of Douala, Yaoundé, Bafoussam and Garoua and Maroua in December 2018.

In Tunisia, several initiatives have been carried out to help provide assistance to the needy, such as those launched with the Association Tunisienne d'Aide aux Sourds, (Tunisian Association for the Assistance of the Deaf), SOS Village, Houmet al Joumhouiya.... For the 3rd consecutive year, Attijari bank launched a solidarity caravan for the most vulnerable and victims of bad weather and the cold wave that hit the border area of Tunisia. In addition, in collaboration with local authorities and civil society Attijari bank has taken the initiative

to renovate houses in the Thala region, which are exposed to the risk of collapsing roofs.

In partnership with the association "A Better Tomorrow", Wafasalaf organized a clothing donation operation for the benefit of the people living in the Essaouira region.

In 2018, the Société Ivoirienne de Banque renewed its financial support to the Abidjan Heart Institute Foundation (FICA) as a partner in the fight against cardiovascular diseases.

The Egyptian subsidiary is particularly committed to promoting accessibility for people with disabilities. In 2018, Attijariwafa bank in Egypt supported an awareness campaign organized to this end by the Helm Foundation.

In partnership with the Ministry of Social Solidarity, it has also funded a project to provide better service centers to empower people with disabilities. Finally, it donates Braille machines to the Al Nour Wal Amal Foundation to support the education of the visually impaired.



Instilling a spirit of entrepreneurship among youth and encouraging volunteer work within the Group

As part of its strategic partnership with INJAZ Al- Maghrib, the Group's volunteer employees are involved in a skills sponsorship program.

In 2016, the Group announced its ambition to mobilize 1,000 volunteer employees by 2018 as part of this partnership. This objective was largely exceeded at the end of 2018 with more than 1,300 volunteer employees mobilized over a three-year period, benefiting 26,689 young people and representing 18,400 hours from 2016 to 2018.

In 2018, the contribution of the Group's volunteer managers involved 8,844 hours of entrepreneurship training provided as part of the facilitation of one or more of the association's programs, benefiting 7,500 young beneficiaries (middle school, high school and university students) in 17 cities across the Kingdom. As a result, the Group's employees covered 57% of the training needs and 43% of the total INJAZ volunteer portfolio, including all the association's partners.

As is the case every year, the Attijariwafa bank Foundation organized a recognition ceremony, now celebrating its fourth edition, in honor of the 447 Group volunteers who have mobilized for the INJAZ Al-Maghrib association for the 2017-2018 school year.

As a token of their gratitude and appreciation, they were awarded "Responsible Employee" recognition certificates, co-signed by the two Presidents of the Attijariwafa bank group and the INJAZ Al-Maghrib association respectively.

In addition to the bank, several Group subsidiaries are involved in this initiative, such as Wafacash and Wafasalaf in Morocco, Corporate and Investment Banking Group and the Group's subsidiary in Gabon, Union Gabonaise de Banque (UGB), through the NGO "Junior Achievement".



The Attijariwafa bank Foundation celebrates Volunteer Day

In the margins of World Volunteer Day, on December 5, the Attijariwafa bank Foundation organized several actions to encourage volunteering. At the group's level, the Foundation targeted employees to promote the skills-based sponsorship program. In addition, at various secondary and university institutions, and with the participation of several partner associations, it was able to raise awareness among young people to commit to being socially involved citizens from a very early age.

Unifying community days, involving the social commitment of employees

The Group encourages and values the participation of employees in civic actions, encouraging them to take act through several skills-based philanthropy and volunteer projects.

The Attijariwafa bank Foundation and certain Group subsidiaries have been organizing community days every year since 2016.

“AWB EMC BUZZ”, for the benefit of high school students in different cities in the United Kingdom.

These community days are based on an entrepreneurship initiation workshop “Entrepreneurship Master Class”, one of the programs of the INJAZ Al-Maghrib association, led by the Group’s volunteer employees.

In 2018, the 3rd edition of the community days benefited approximately 3,200 high school students in 11 cities across the Kingdom, with the themes: “International Women’s Rights Day” and “Anti-Smoking Awareness”.



SUPPORT FOR THE DEBATE ON IDEAS AND INTELLECTUAL PRODUCTION



To strengthen communication with its stakeholders, foster openness and intellectual curiosity, the Foundation supports and organizes events and constructive debates on economic, social and societal issues. It also supports intellectual production by organizing meetings dedicated to the presentation of new works to the general public. In addition, the Attijariwafa bank group and its subsidiaries actively take part in national and international events as a fully committed player for the future of the continent.



*Mouna Kably,
Head of Publishing and Debate Department Attijariwafa bank Foundation*

The monthly conference cycle "Exchanging for a better understanding"

Having identified a real need to promote a constructive debate

In 2014, to enlighten citizens, and in particular young people, about some of the complex issues that impact their daily lives and shape their future, the Attijariwafa bank Foundation launched an open-ended discussion platform called "Exchanging for a better understanding" to discuss current economic, social and societal issues.

This platform also seeks to support and disseminate intellectual production in general and also the research work carried out within the Attijariwafa bank group as well as the proceedings of the conferences organized by the Foundation.

"Exchanging for a better understanding" is a monthly conference series organized in different cities of the Kingdom and attracts several hundred economic operators, actors of civil society, in particular Moroccan youth, coming to meet renowned Moroccan and foreign intellectuals and experts. These conferences are intended to exchange and discuss economic, social, societal and cultural issues in Morocco.

10 conferences were organized in 2018 on current topics, including 2 literary events and 2 regional conferences. For 2018, the conferences attracted 1,680 attendees, an average of 170 participants per conference.

All the interactions that took place during the "Exchanging for a better understanding" series of meetings are transcribed in conference proceedings that are available on the Group's website: www.attijariwafabank.com, where you can also find the 2016 Collector book as well as the 2017 edition.



"Moroccan Cinema: multiple perspectives on a changing society"

The conference brought together a panel of film directors, namely Mr. Abdelhaï Laraki and Mr. Ahmed Boulane, and the sociologist and political scientist, Mr. Mohamed Tozy. Moderated by Mr Abdelhak Najib, journalist, writer and art and film critic, and in the presence of a high caliber audience, the three speakers confirmed Morocco's significant progress in the film industry over the past 20 years: the films produced, having been able to benefit from a more social anchoring and closer to the daily reality of the citizens, now reflect a Morocco undergoing profound change while raising questions about the future of living together in our society.



"Moroccan youth facing the challenges of addiction"

This meeting was a great success with young high school and university students, parents, educational leaders and representatives of the medical profession. To address this public health issue, the Attijariwafa bank Foundation brought together two eminent psychiatrists and psychologists and specialists in Addiction, Dr. Amine Benyamina, President of the French Federation of Addiction Medicine and Dr. Hachem Tyal, Founder of the Villa des Lilas Psychiatric Clinic. Through this conference, the two speakers shared an analysis on addiction, and recommendations to protect young people that are increasingly exposed to addictions of all kinds.

"The role of writing in social change"

In the margins of the 24th edition of the Salon International de l'Édition et du Livre (International Book and Publishing Fair - SIEL), and in partnership with the Union Professionnelle des Éditeurs du Maroc (Professional Union of Moroccan Publishers - UPEM), this conference was organized as part of the launch of the 2018 Literary Season. In the presence of the Minister of Culture and Communication, Mr. Mohamed Laâraj, this conference, led by writer and columnist Mr. Driss Jaydane, brought together Ms. Rahma Bourqia, sociologist and anthropologist, Mr. Abdeslam Cheddadi, historian, and Mr. Mohamed Tozy, political scientist, and also gave the audience the opportunity to discover the latest literary developments of 2017. It was also an opportunity to recall the importance of supporting intellectual production and to promote reading as a means of transmitting knowledge, particularly to young people.

"Soccer continents: geopolitics of the game of soccer"

Following Morocco's qualification for the World Cup for the first time in 20 years and a month before the start of this international competition, this conference, moderated by Mr. Larbi Bargach, President of the Peña Madridista de Casablanca, showcased the importance of soccer. In the presence of Mr. Paul Dietschy, Associate Professor of Contemporary History at the Université Franche Comté in France and author of several books devoted to this sport, as well as Mr. M'Hamed Zeghari, an ESSEC graduate and director of a club and training center, exchanges revolved around this popular sport which has gradually become a geo-economy, as well as its evolution in Morocco and Africa. The two experts shared ideas for a more balanced approach so that the African continent can finally seize its opportunity.

Presentation of the Book "Sufism and Coaching. Encounters from here and there"

In the midst of the Guerraoui-Laoufir private collection of Safi ceramics, a conference was dedicated to the presentation of the book "Sufism and Coaching. Encounters from here and there", co-written by two certified professional coaches, Mrs. Patricia Lambert and Mr. Mouhcine Ayouche. The book, a copy of which was offered by the Attijariwafa bank Foundation to all the attendees, was designed as a dialogue between the co-authors, Mr. Faouzi Skali, anthropologist and Mr. Christian Lestienne, clinical psychologist and professional coach. This conference made it possible to enlighten the audience on the genesis of the work and the choice of the proposed approach by the co-authors, as well as on the motivations of each of the participants in this innovative project, inviting the reader to engage in a deep introspection.



Presentation of the Book "Sufism and Coaching. Encounters from here and there" in 2018

"Artistic creation: what place for Moroccan youth? "

For the 40th edition of its conference series, the Attijariwafa bank Foundation organized a meeting bringing together four young Moroccan artists from various artistic expressions, Mrs. Monia Rizkallah, violinist at the Berlin Opera, Mr. Mohammed El Bellaoui, alias Rebel Spirit, visual artist, Don Bigg, musician and rapper, and Mr. Ayoub El Aiassi, filmmaker and director. Moderated by Mr. Abdelhak Najib, journalist, writer and art and film critic, each artist shared a part of his or her journey, his or her passion, and the challenges and obstacles that have been overcome. Beyond their testimonials, the 4 artists also put on artistic performances that punctuated the debate.



"Marrakech: what new challenges for cultural and artistic heritage? "

This meeting brought together Mr. Azzeddine Karra, Regional Director of Culture for the Marrakech-Safi region, Mr. Björn Dahlström, Director of the Berber and Yves Saint Laurent Museums of the Fondation Jardin Majorelle, Mrs. Rajae Benchemsi, writer and art critic, and Director of the Farid Belkahia Foundation, Mrs. Maha El Madi, Director of the Dar Bellarj Foundation, and Mrs. Leila Hida, founder of the "Le 18" Cultural Space in Marrakech. Moderated by Mr. Ahmed Skounti, anthropologist and professor-researcher at the Institut National des Sciences de l'Archéologie et du Patrimoine (National Institute of Archaeological and Heritage Sciences (INSAP) and Mrs. Ghitha Triki, head of the Art & Culture Division at the Attijariwafa Bank Foundation, this debate highlighted the cultural and artistic heritage of Marrakech and the challenges facing the ochre city in order to safeguard and enhance it.

"Happiness at work: a fad or an irreversible trend? "

This conference placed the managerial concept of "happiness at work" at the forefront of the debate, which is now a strategic issue for a growing number of companies and start-ups. Moderated by Mrs. Mouna Kably, Head of the Publishing & Debates Division at the Attijariwafa bank Foundation, this meeting brought together a first-class panel with Mr. Christian Lestienne, professional coach and clinical psychologist, Ms. Meryem Lahlou, consultant in management and personal development and executive director of Compétence Plus, and Ms. Saida Fikri, happiness manager at Comdata Group. This constructive discussion culminated in the need to revolutionize managerial practices to promote employee development, motivation and loyalty.

"El Jadida's New Economic Opportunities"

Organized in El Jadida, this regional meeting brought together Mr. Abdallah Chater, Director of the Casablanca-Settat Regional Investment Center (CRI), Mr. Karim Laghmich, Director General of the Société d'Aménagement du Pôle Urbain de Mazagan, Mr. Mohamed Daoud, Vice-Dean of the Faculty of Arts of El Jadida and a specialist on cultural and historic heritage in the area and Mr. Abdelhak Eddoubi, facilitator for the Act4community initiative in OCP Jorf Lasfar. The conference was marked by the testimonial of two young start-up founders who were accompanied by the El Jadida section of Réseau Entreprendre. Moderated by Mr. Talal Chakir, radio host and teacher of economic and social sciences, this edition promoted the assets and new investment opportunities that the city of El Jadida offers to economic operators.



"Incubators: what if this was the solution to revitalize entrepreneurship in Morocco?"

This last meeting of the year was co-organized with the Centre des Jeunes Dirigeants d'entreprises du Maroc (Young Business Leaders of Morocco - CJD Maroc). It brought together a panel composed of Ms. Khoulood Abejja, Director General of the Digital Development Agency (ADD), Mr. Khalid El Ouazzani, Team Leader of GEM Morocco, Director of the Entrepreneurship & Management of Organizations Research Lab at Hassan II University, Mr. Mehdi Alaoui, Chairman and CEO of the LaFactory Incubator, and Ms. Sarah Diouri, Director of Bidaya, a Green Tech Social Incubator. Moderated by Mrs. Houda Farrahe, founder of EngiMa, this conference made it possible to draw up an inventory of the incubation situation in Morocco. The exchange was punctuated by two testimonials from start-up founders.



2018 GRI STANDARDS INDEX

The social and environmental information provided in this report covers all the Group's activities in Morocco and worldwide.

2018 GRI STANDARDS INDEX

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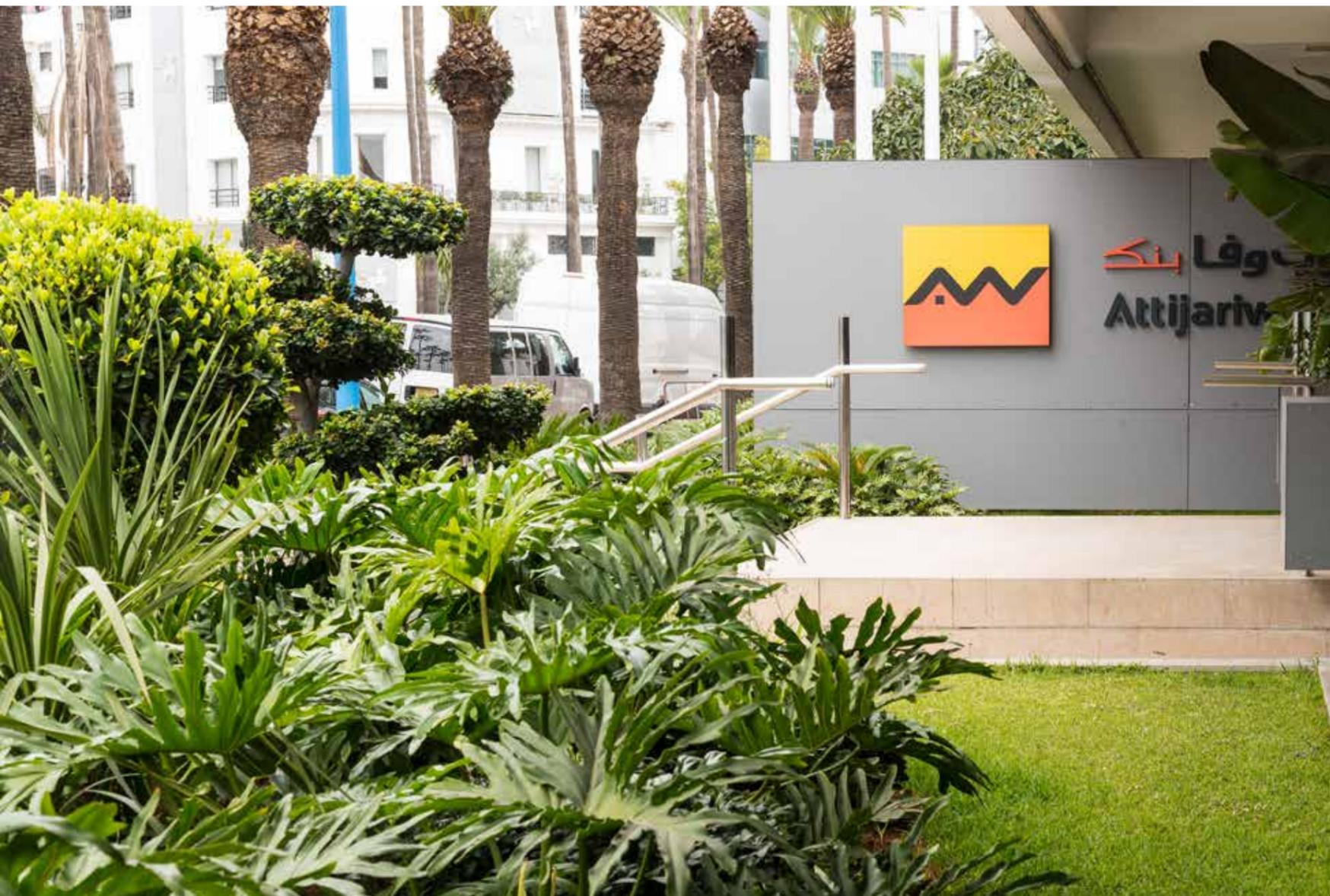
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