

PRESENTATION OF

Attijariwafa bank Corporate & Investment Banking

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OVERVIEW OF THE ATTIJARIWAFI BANK GROUP

KEY FIGURES



21 293
Employees



More than **12** Million
Customers



3,27 MM EUR
Net Banking Income



1,16 MM EUR
Consolidated Net
Income



74,65 MM EUR
Total Consolidated
Assets



7,55 MM EUR
Consolidated
Shareholders' equity



Network of **7 417**
Branches in **27**
countries



120 years of
existence

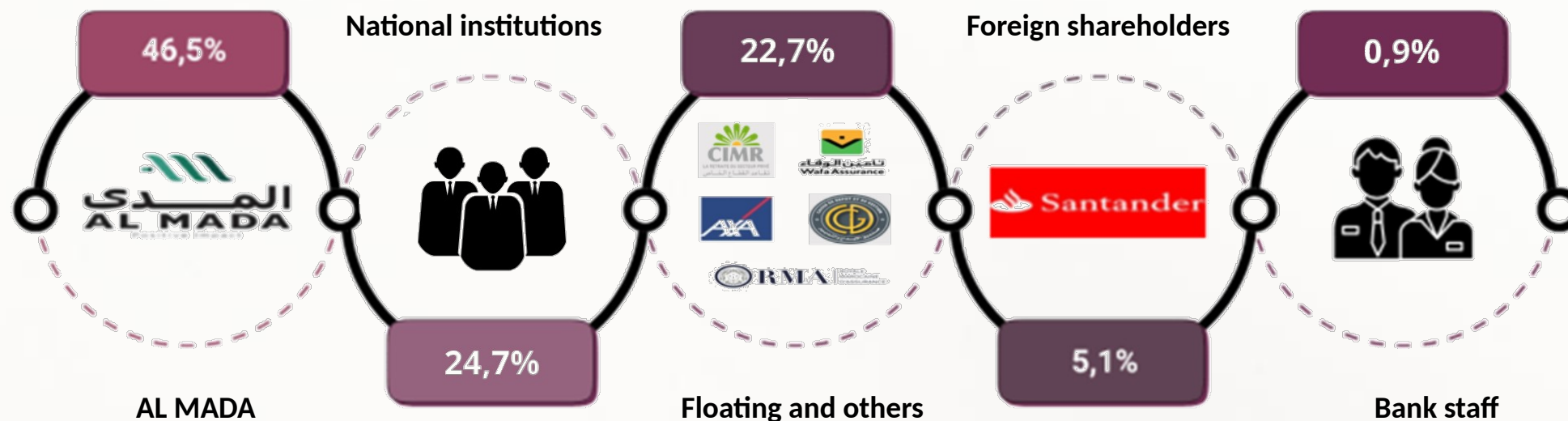


994 M EUR
Net income, group
share

**Figures as of 31 December 2025*

SHAREHOLDING STRUCTURE

Supported by strong shareholders, Attijariwafa bank has consistently achieved strong performance in commercial banking, financing, capital markets and investment banking.



ATTIJARIWafa Bank Credit Ratings

Attijariwafa bank has been rated by international rating agencies as a result of its strong fundamentals and the support of its strategic shareholders:

S&P Global
Ratings

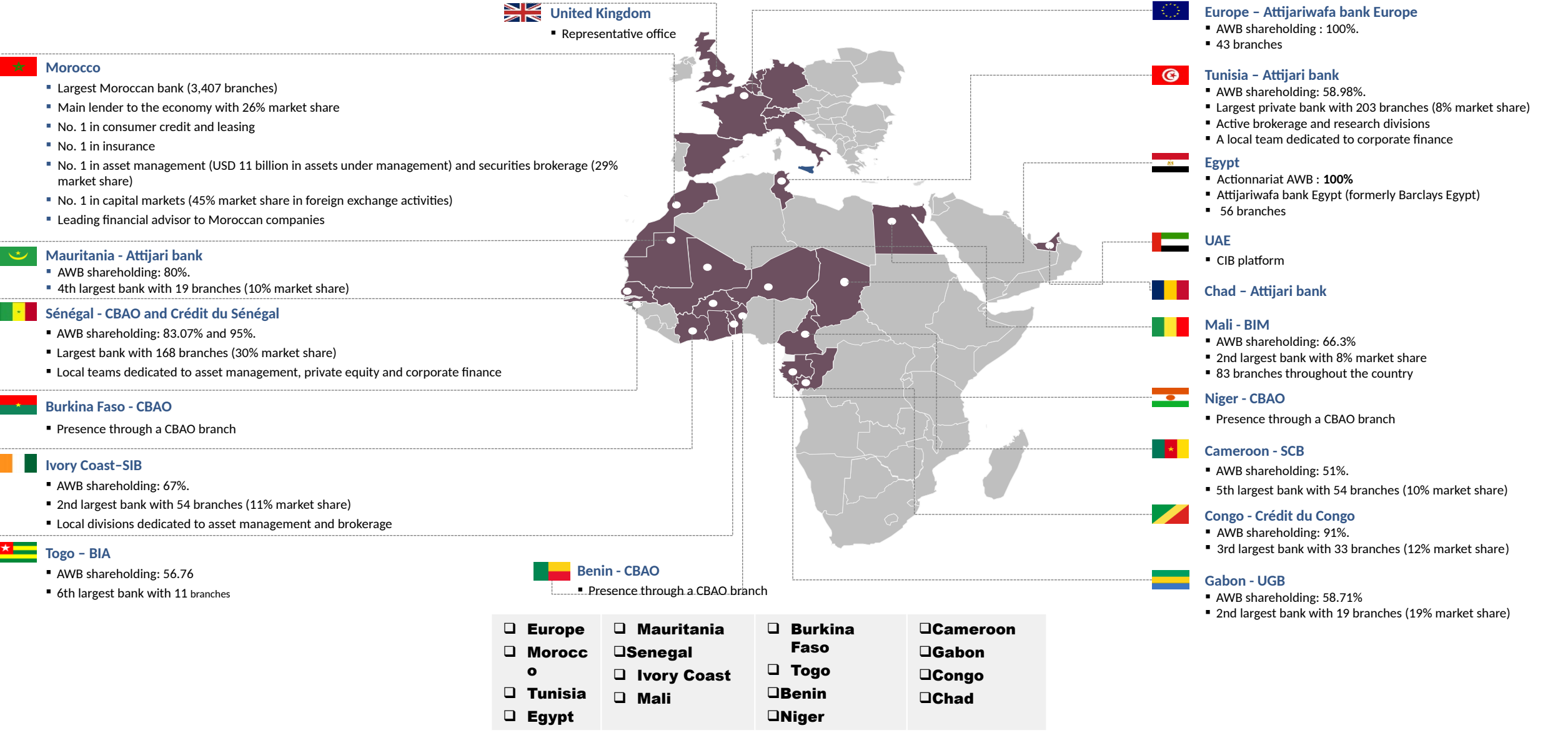
Foreign currency issuer ratings		Financial strength	Outlook
Short-term	Long-term	AA	POSITIVE
B	BB		

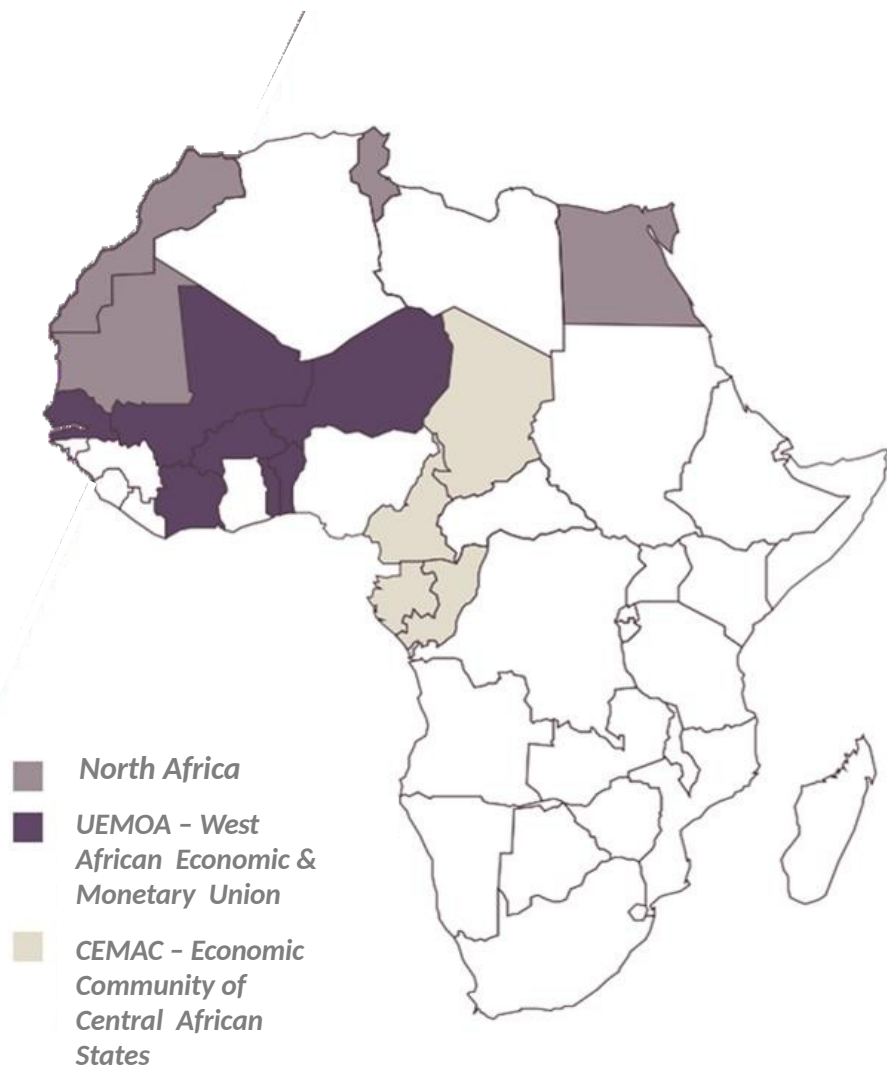
FitchRatings

Foreign currency issuer ratings			Financial strength	Outlook
Short-term in foreign currency	Long-term in foreign currency	Long-term National	-	STABLE
B	BB+	AA+		

MOODY'S
ANALYTICS

Foreign currency issuer ratings		Financial strength	Outlook
Short-term	Long-term	-	STABLE
NP	BA1		





NORTH AFRICA

 **Maroc**
 Attijariwafa bank

 **Tunisie**
 Attijari bank

 **Mauritanie**
 Attijari bank

 **Égypte**
 Attijariwafa bank
 Egypt

CENTRAL AFRICA

 **Cameroun**
 Société
 Commerciale de
 Banque
 Cameroun

 **Gabon**
 Union
 Gabonaise
 de Banque

 **Congo**
 Crédit du Congo

 **Tchad**
 Attijari bank

WEST AFRICA

 **Sénégal**
 CBAO groupe
 Attijariwafa bank
 Crédit du Sénégal
 (CDS)

 **Niger**
 Succursale
 CBAO groupe
 Attijariwafa bank

 **Côte d'Ivoire**
 Société Ivoirienne
 de Banque

 **Burkina Faso**
 Succursale
 CBAO groupe
 Attijariwafa bank

 **Bénin**
 Succursale
 CBAO groupe
 Attijariwafa bank

 **Mali**
 Banque Internationale
 pour le Mali (BIM S.A)
 **Togo**
 BIA Togo

CORPORATE & INVESTMENT BANKING

Advisory and financial engineering

A global and integrated expertise

Financing

Leader in all our fields of expertise

Cash Management and Payments

Efficient answers to cash flow issues

Markets

Easier access to capital markets

International Trade

Wide coverage for cross-border activities

Asset management

Innovative and alternative solutions

Securities activities

Recognized expertise in brokerage and investment on the stock exchange

Supply chain Finance

Efficient logistics financing solution



Corporate Banking

Direct access to all the Group's business lines

Multinational coverage

A global and personalized coverage for multinational customers

FI & Correspondent banking

A large banking network supporting international operations

Offshore banking

An offer dedicated to multinationals and international operators established in the various free zones in Morocco

Asia-Africa Commercial and Institutional Development

A tailor-made system dedicated to the development of Asia-Africa business flows

Coverage Groupe
860 filiales MNCs clientes
**Hors AWBE*

Afrique du Nord

Europe
189

Middle East
130

Maroc
50

UEMOA

Europe
227

Maroc
49

Middle East
16

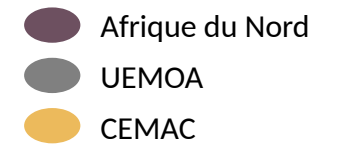
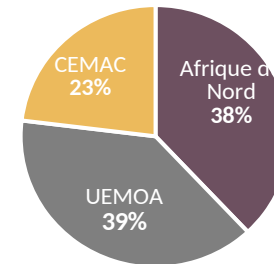
CEMAC

Europe
142

Maroc
30

Middle East
27

Répartition régionale du portefeuille
Coverage Groupe AWB



TRACK RECORD



Financing of a 390 MW gas power plant

MAD 3 165 millions
[304 MEUR]

Lender and
Inter-Creditor Agent

2020



Financing a tri-fuel power plant of 65 MW in Togo

EUR 100 millions
[110MUSD]

Lender,
Global Credit Agent

2021



Financing a 420 MW hydroelectric plant in Cameroon

MAD 9 000 millions
[1 280 MUSD]

Lender,
Local Agent, Onshore Security Agent and
Onshore Account Holding Bank

2023



EBL (Orascom)
262 MW Ras Ghareb wind farm in Egypt

MAD 155 millions
[17 MUSD]

Co-Arranger

TRACK RECORD

2025



Financing the development and extension of the Container Terminal at the Autonomous Port of Pointe-Noire.

XOF 151 billion
[230 MUSD]

CDC – Co-Arranger & Lender

2024



Financing Benin Terminal's as part of the new concession for the extension of the Container Terminal at the Autonomous Port of Cotonou

XOF 49,2 billion
[75 MUSD]

CBAO Benin – Lender

2022



Refinancing the facility set up by international DFIs to finance the AIBD construction project

XOF 197 billion
[300 MUSD]

CBAO – Lender

2023



Financing under a PPP of the Construction SECAA highway in Senegal

XOF 41 300 million
[67,8 MUSD]

CBAO – Lender

2021



Financing of the 2nd container terminal at the port of Abidjan

EUR 311 millions

Lender

2020



Financing of Tower F Construction in Abidjan

XOF 275 billion
[125 MUSD]

Co-Arranger & Lender

2023



Construction of the Dakar-Diamniadio toll highway

XOF 6 500 million
[11 MUSD]

2022



Construction of the new Libreville airport in Gabon

MAD 3 500 millions
[348 MUSD]

Lead-Arranger, Security Agent & Lender

2024



Partial financing of the concession for the extension of Kribi Container Terminal

XOF 12 000 million
[19,6 MUSD]

SCB – Lender

TRACK RECORD

2020



Project description :

Gas plant of 390 MW capacity

Sponsors:

Eranove

Lenders:

SFI
DEG
AfDB
EAIF
OFID

Role AWB:

Intercreditor Agent
Offshore & Onshore Bank Account
Security Agent Offshore & Onshore

2019



Project description :

Tri-fuel plant (preferably gas) of 60 MW capacity

Sponsors:

Eranove

Lenders:

BOAD
AFC
GuarantCo
Orabank
Banque Atlantique
Local Banks
Attijariwafa Bank

Role AWB:

Facility Agent & Lender through our subsidiary BIA
Togo

2019



Project description :

30-year concession to develop and operate a terminal in the port of Owendo in Libreville.

Sponsors:

Olam
Gouvernement du Gabon
Africa Finance Corporation (AFC)

Lenders:

Investec Asset Management
And other DFIs to be defined

Rôles AWB:

Onshore Security Agent
Onshore Bank Account

2018



Project description :

Averda is a multinational operating in waste management
International lenders required security agents for local assets

Lenders:

First Abu Dhabi Bank
Citi Bank
Barclays

Role AWB:

Security Agent of the 3 subsidiaries of Averda in Morocco
Security Agent of the subsidiaire of Averda in Congo

2018



Project description :

420 MW hydroelectric plant in Cameroon

Sponsors:

EDF
IFC
Gouvernement du Cameroun

Lenders:

AFC
IFC
ADB
OPEC
EIB
FMO
Attijariwafa Bank et autres banques locales

Role AWB:

Local Facility Agent
Onshore Security Agent & Onshore Bank Account
Lender through our subsidiary SCB

2017



Project description :

90MW Fuel Power Plant (HFO) in Mali
First IPP in Mali

Sponsors:

AIIM
IFU
BWSC

Lenders:

BOAD
IDB
Emerging Infrastructure Fund
OFID
ICD

Role AWB:

Facility Agent & Security Agent
Offshore & Onshore Bank Account



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