

## HIGH VALUE-ADDED BUSINESSES AND EXTENSIVE GEOGRAPHICAL COVERAGE



BANK OF AFRICA is one of the continent's main pan-African financial groups. With an extensive portfolio of brands and subsidiaries, its universal banking business model has seen it diversify into a variety of business lines, including commercial banking, investment banking as well as specialised financial services such as leasing, factoring, consumer credit and participatory banking.

**+15,200**  
Employees

**MAD 332**  
Billion  
Total assets

**32**  
Countries

**+1,868**  
Points of sale

**6.6**  
Customers

**3<sup>rd</sup>**

**Bank by Total assets**  
with a 12.54% share of the loan market and a 13% share of the deposit market

**2<sup>nd</sup>**

**Bank-Insurer**  
with a product penetration ratio of 34.53%

**3<sup>rd</sup>**

**Asset manager**  
with 13.5% market share

## SYNERGIES BENEFITING BUSINESS DEVELOPMENT ACROSS THE CONTINENT

### BOA GROUP BANK OF AFRICA

Synergies generated in a number of operational areas including finance, risk management, consolidation, audit, compliance, training and IT.

### BOA GROUP SALAFIN

Solution acquired for managing loan recovery by amicable settlement and by litigation for retail and corporate customers. Comprehensive car finance system introduced.

### BOA GROUP BMCE CAPITAL

Joint venture with BMCE Capital, encompassing advisory, securities brokerage and asset management services.

### BOA GROUP RM EXPERTS

### BOA GROUP BMCE EUROSERVICES

Synergies developed between BMCE EuroServices and BOA-France in money transfers.

Organisational structure introduced for managing non-performing loan recovery.

### BMCE INTERNATIONAL HOLDINGS (LONDON, PARIS, MADRID)

Specialised Corporate & Investment banking business developed in Africa.

### BANK OF AFRICA SHANGHAI

Promoting Chinese investment in Africa through trade finance and project finance.