

A MEMBER OF O CAPITAL GROUP A LEADING INTERNATIONAL GROUP WITH MULTIPLE BUSINESS LINES

BANK OF AFRICA is a subsidiary of O CAPITAL GROUP, a private sector Moroccan group, resulting from a merger between FinanceCom and Mezian Benjelloun Holdings.

O CAPITAL GROUP's corporate name, which derives from the first name initial of its founder as well as the 'Enso' Asian calligraphy character, embodies its global outlook and solidity whilst suggesting a sense of movement and creativity, hallmarks of its corporate identity.

O CAPITAL GROUP owns a diversified portfolio of businesses in complementary high-growth industries. This portfolio is structured around 5 divisions – core business, growth drivers, private equity, real estate and international.

O CAPITAL GROUP, which advocates optimism and aspiration as core values, firmly believes that its human capital is its greatest asset. It is a group that has constantly reinvented itself, one that is able to anticipate change in an ever-evolving world so as to embrace the future with confidence and invest in new strategic businesses.



O CAPITAL GROUP

CORE BUSINESS

- BANK OF AFRICA

A universal bank and Morocco's 3rd private sector bank with a 12.5% share of the loan market and a 13% share of the deposit market.

- RMA

One of Morocco's leading insurance companies with a 13% market share.

GROWTH DRIVERS

- MEDI TELECOM / ORANGE MAROC

Morocco's second telecoms operator, providing mobile telephone, mobile internet and fixed line telephone services to 17 million subscribers at 31 December 2020.

- GREEN OF AFRICA

Company specialising in investment in renewable energy.

- CTM

An industry leader in Morocco's passenger transport, inter-urban mobility and messaging sectors.

- ADAROUC RANCH

Africa's largest bovine breeder.

- BIO BEEF

Morocco's leading red meat slaughtering, cutting and processing operation and compliant with ONSSA's hygiene standards.

PRIVATE EQUITY

- FINATECH

A holding company specialising in new information technologies structured around two business lines : - Energie & Infrastructure; - Systems & Technologies

- AIR ARABIA MAROC

Morocco's leading low-cost airline.

- BRICO INVEST

DIY equipment and home improvement retail chain.

REAL ESTATE AND INVESTMENT

- ARGAN INVEST

Division managing O CAPITAL GROUP's investment funds.

- CAP ESTATE

The Group's real estate subsidiary capitalised at MAD 225 million.

- REVLY'S

A joint venture between O CAPITAL GROUP and Aman Resort specialising in funding tourism projects and owner of the Amanjena Hotel in Marrakech.

- VILLAJENA

Real estate company owning a dozen or so hectares of land in Marrakech with a view to developing Aman-branded villas.

- RISMA

Morocco's leading hotel group and owner of 27 hotels managed by the Accor hotel chain in Morocco.

- O TOWER

Joint venture between BANK OF AFRICA, RMA and O CAPITAL GROUP, overseeing the Mohamed VI Tower project.

INTERNATIONAL

- O CAPITAL EUROPE

Subsidiary overseeing the Group's asset management and real estate companies around the world.