BANK OF AFRICA
BMCE GROUP

PRESENTING BANK OF AFRICA

May 2026

BANK OF AFRICA – BMCE Group
Key Indicators

Figures at 31 December 2025

~ 15 300 Employees
45% women

32 countries
20 in Africa

~ 2 000 Points of sale

~ 6.6 million Customers

3rd bank in Morocco in terms of total assets

12.64% share of the Moroccan loan market

12.41% share of the Moroccan deposit market

TOTAL ASSETS	CUSTOMER LOANS	CUSTOMER DEPOSITS	Shareholders' EQUITY Attributable to the Parent Company	NET BANKING INCOME	NET INCOME Attributable to Shareholders of the Parent Company
MAD 438 billion	MAD 233 billion	MAD 275 billion	MAD 32 billion	MAD 20 billion	MAD 3.8 billion
USD 47 billion	USD 25 billion	USD 29 billion	USD 3.4 billion	USD 2 billion	USD 408 million
EUR 42 billion	EUR 22 billion	EUR 26 billion	EUR 3 billion	EUR 1.9 billion	EUR 361.4 million

MOODY'S BA1, positive outlook

FitchRatings BB, stable outlook

LSEG B+, non-financial rating

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

UN GLOBAL COMPACT

BANK OF AFRICA – BMCE Group
A History and a Vision

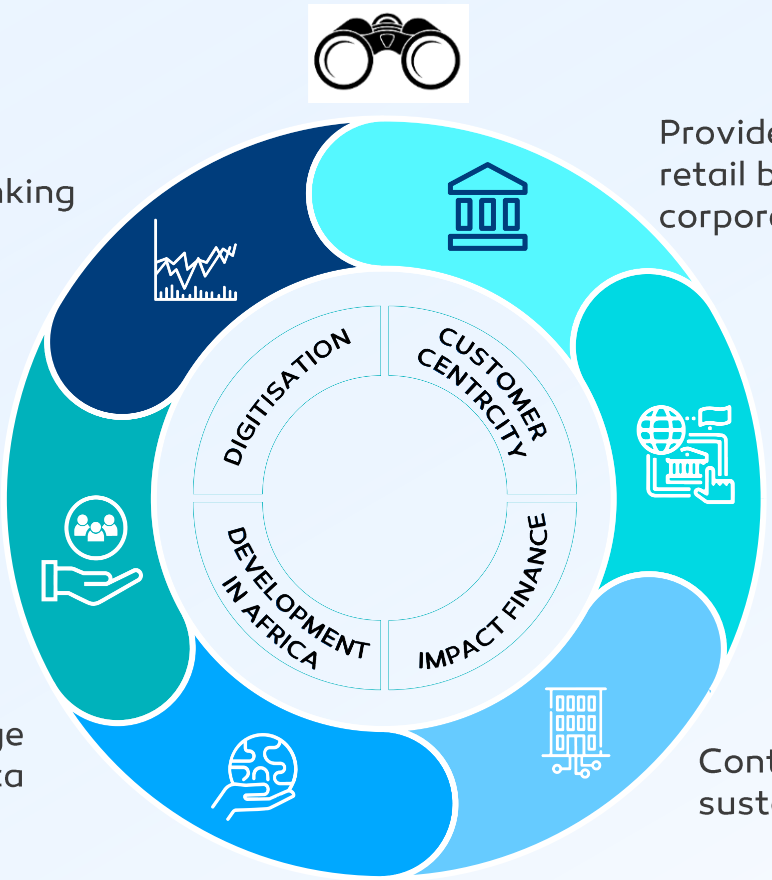
- 66 years of existence
- Renowned national and international shareholders
- Today, one of the leading pan-African financial groups through its various brands and subsidiaries:
  - Commercial banking
  - Investment banking
  - Specialised financial services such as
    - Leasing
    - Factoring
    - Consumer credit
    - Participative banking.

BANK OF AFRICA Group's Vision 2030

« To become a pan-African group with operations in 25+ countries, a value creator, a market leader in social and environmental responsibility, an impact finance vehicle promoting trade and investment in Africa and serving Africans around the world. »

Accelerate digital banking

Provide fresh impetus to retail banking and corporate banking



Ensure that Africa benefits from the Group's international growth strategy

Develop new growth drivers

Bolster coverage of SMEs in Africa

Continue to emphasise sustainable development

CONTENTS

BANK OF AFRICA
BMCE GROUP

01

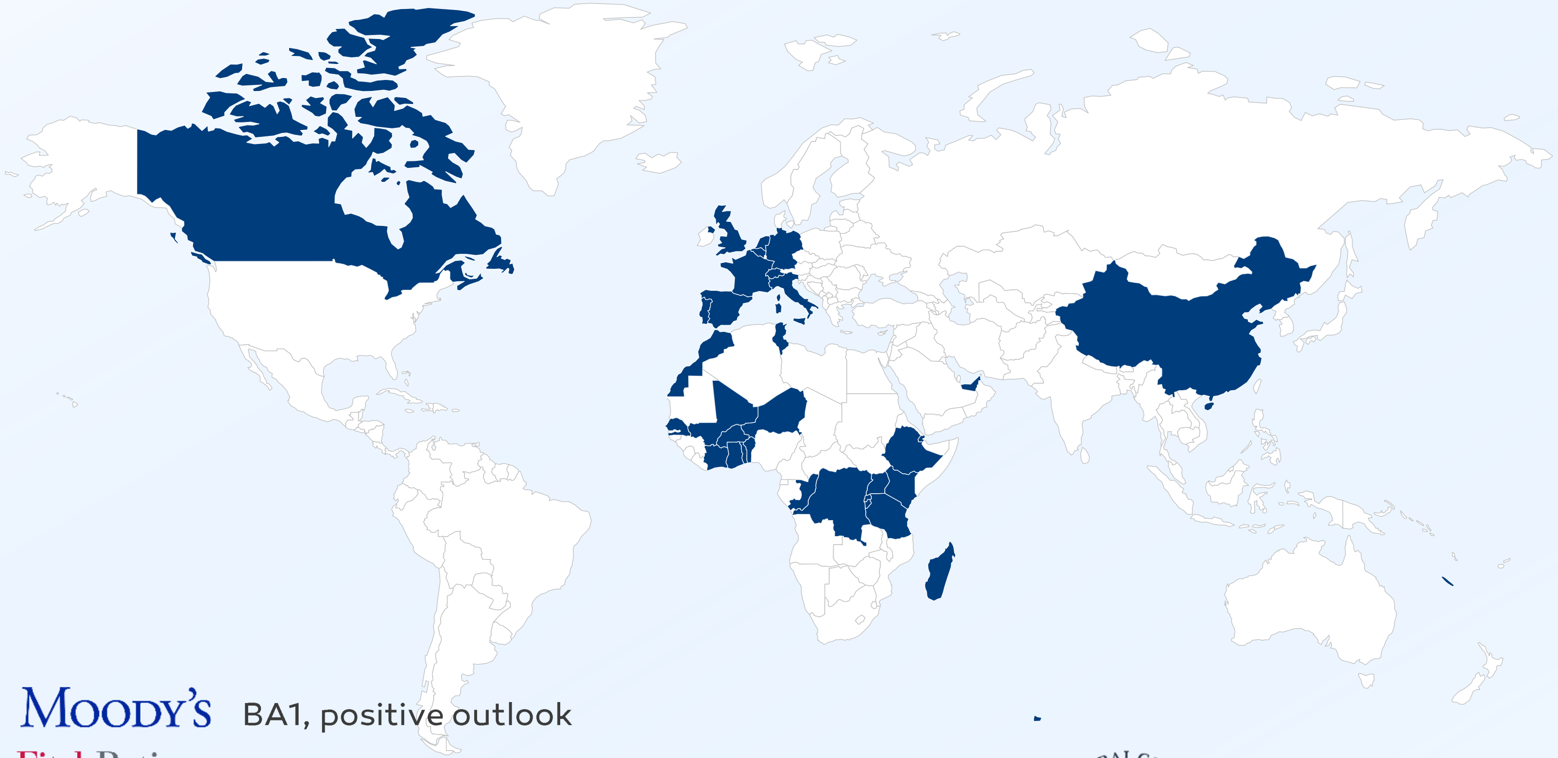
BANK OF AFRICA, a Moroccan Group with international aspirations

BANK OF AFRICA
BMCE GROUP

A solid and outward-looking financial group

Figures at 31 December 2024

32 countries	~ 15 300 employees	~ 2,000 points of sale	~ 6.6 million customers



Moody's BA1, positive outlook

FitchRatings BB, stable outlook

LSEG 74/100, non-financial rating

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

UN GLOBAL COMPACT

BANK OF AFRICA is a leading pan-African financial group with an extensive portfolio of brands and subsidiaries. It is a diversified banking group with a variety of business lines including commercial banking, investment banking and specialised financial services such as leasing, factoring, consumer credit as well as participatory banking.

BANK OF AFRICA is also strongly committed to sustainable development, leveraging its know-how in impact finance and in social and environmental responsibility.

An extensive geographical footprint across the African continent

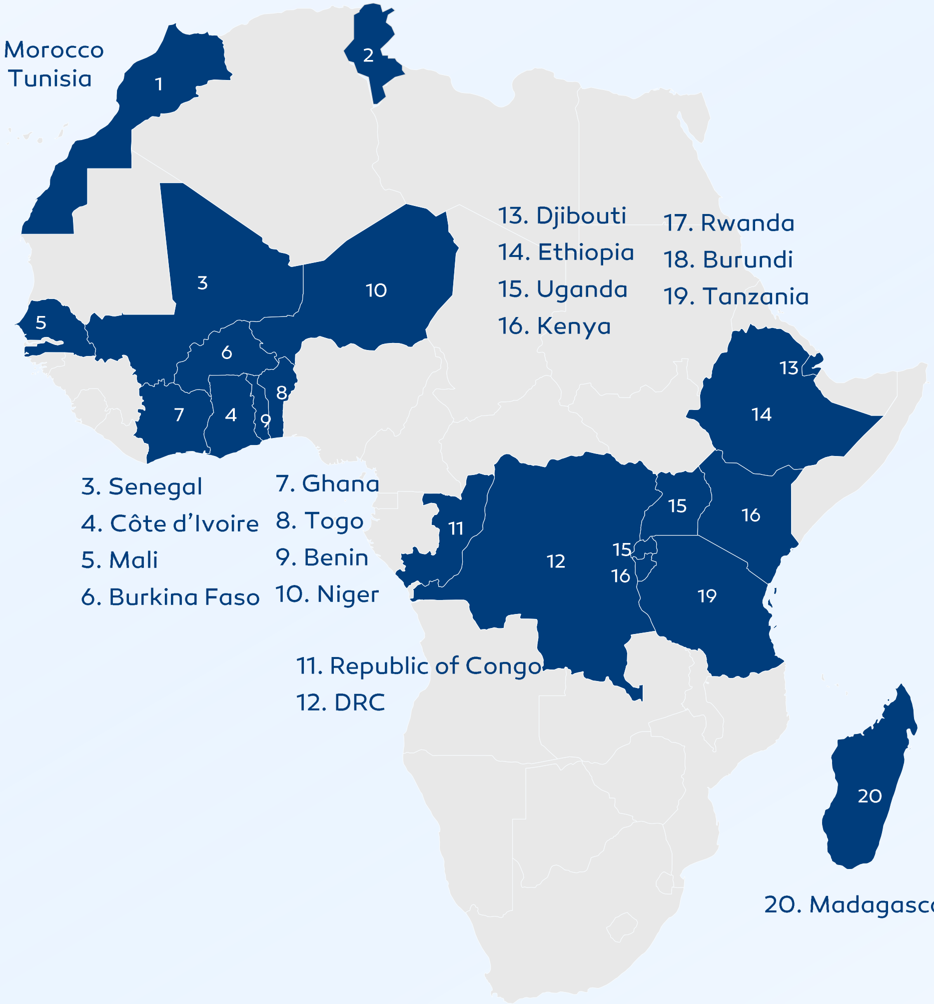
1st Moroccan bank to establish operations in sub-Saharan Africa in 1989

2nd pan-African group by geographical coverage

2 significant African subsidiaries

BANK OF AFRICA
GROUPE BANK OF AFRICA

BDM-SA



20 countries

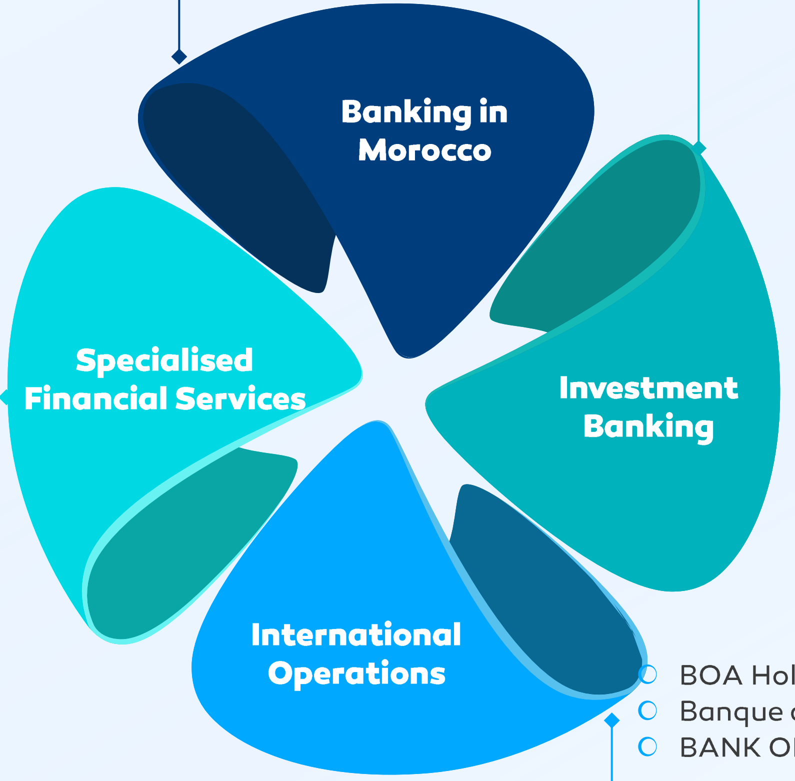
~ 15 000 employees

~ 1 348 branches and points of sale

41% of net income attributable to shareholders of the parent company from Africa, excluding Morocco

Recognised expertise in banking services

BANK OF AFRICA is a leading pan-African financial group with an extensive portfolio of brands and subsidiaries. It is a diversified banking group with a variety of business lines including commercial banking, investment banking and specialised financial services such as leasing, factoring, consumer credit as well as participatory banking.



Banking in Morocco

- BANK OF AFRICA SA
- Retail Banking
- Corporate & Investment Banking

3rd bank in Morocco in terms of total assets:

12.64% share of the loan market

12.41% of the deposit market

Investment Banking

- BMCE Capital SA
- BMCE Capital Bourse
- BMCE Capital Gestion

3rd asset manager

12.7% market share

Specialised Financial Services

- Salafin – Consumer credit
- Maghrebail – Leasing
- RM Experts – Loan recovery
- Maroc Factoring – Factoring
- Euler Hermes Acmar – Credit insurance
- Bank Al Karam – Participatory banking

1st leasing company with a 21% share of the market

International Operations

- BOA Holding
- Banque de Développement du Mali
- BANK OF AFRICA Shanghai Branch
- BANK OF AFRICA UK
- BANK OF AFRICA Europe
- BMCE Euroservices

Serving development causes in Morocco and Africa for more than 60 years

- **1959** – Bank founded
- **1972** – 1st overseas operation – Paris branch office
- **1975** – Lists on the Stock Exchange
- **1995** – Bank privatised; BMCE BANK Foundation founded
- **2000** – Representative offices open in London and Beijing
- **2004** – 1st non-European bank in Morocco to obtain a **social rating**
- **2007** – BANK OF AFRICA UK, formerly BBI London, begins operations
- **2008** – Acquires a 35% stake in **BOA *Africa***
- **2013** – Issues the 1st **Eurobond** (USD 300 million) on international markets
- **2015**
  - New corporate name adopted, 'BMCE BANK OF AFRICA', underlining the Group's African credentials
  - **Stakes raised in BOA Africa to 75%,** in Banque de Développement du Mali to 32.4% and in La Congolaise de Banque to 37%
  - **African Entrepreneurship Award** programme launched
- **2016** – 1st bank to issue a **green bond** at COP22
- **2018** – BANK OF AFRICA Group's first CSR charter signed
- **2019** – **BANK OF AFRICA Shanghai** subsidiary established
- **2020** – BMCE BANK OF AFRICA becomes **BANK OF AFRICA**
- **2021**
  - Change of corporate name of the European subsidiaries to **BANK OF AFRICA EUROPE** and **BANK OF AFRICA UK**
  - New managerial structure adopted in support of **'Vision 2030'**
- **2022** – BANK OF AFRICA, 1st Moroccan bank to endorse '**Women's Empowerment Principles'**, a partnership initiative of the United Nations Global Compact and UN Women
- **2023**
  - New identity for BTI Bank, BANK OF AFRICA's Participatory bank, becoming Bank Al Karam
  - New Group ESG strategy
- **2024** – BANK OF AFRICA named "Morocco's Bank of the Year 2024" for the tenth time since 2000
- **2025** – BANK OF AFRICA joins the African Natural Capital Alliance - ANCA, thus becoming the first member in Morocco and in the MENA region.

Shareholder base committed to the sustainable development of the Group's operations

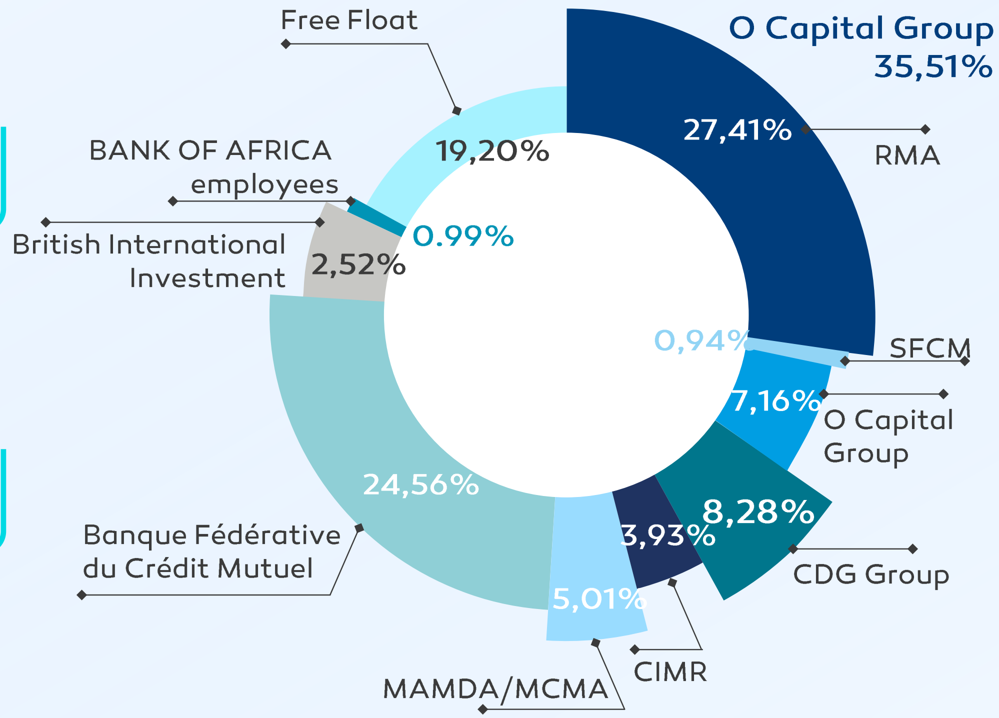
Since being acquired by O Capital Group in 1995, **BANK OF AFRICA** has attracted a number of leading domestic and international shareholders which are convinced of its chosen corporate strategy and business model with a focus on creating shared value.

"A leading banking group with operations in France and overseas, with businesses ranging from retail banking, bank-insurance to bank card operations."

Crédit Mutuel – Alliance Fédérale

"The UK's development finance institution and impact-investing fund, working to promote sustainable economic, social and environmental development in the countries in which it operates."

British International Investment



"A leading group which plays a prominent role in the domestic and African economies after gaining a solid foothold in a number of strategically important sectors."

O CAPITAL GROUP

"One of Morocco's most renowned insurance companies with know-how acquired over more than 70 years in life and non-life insurance."

RMA – Royale Marocaine d'Assurance

"A Moroccan public institution whose purpose is to invest in and support large-scale projects aimed at bolstering Morocco's economic development and infrastructure."

CDG

*Shareholder base at 31 December 2025

A long-term integrated vision

02

BANK OF AFRICA
BMCE GROUP

‘Vision 2030’, a long-term development strategy

BANK OF AFRICA has adopted ‘Vision 2030’: “To become a pan-African group with operations in 25+ countries, a value creator, a market leader in social and environmental responsibility, an impact finance vehicle promoting trade and investment in Africa and serving Africans around the world”.

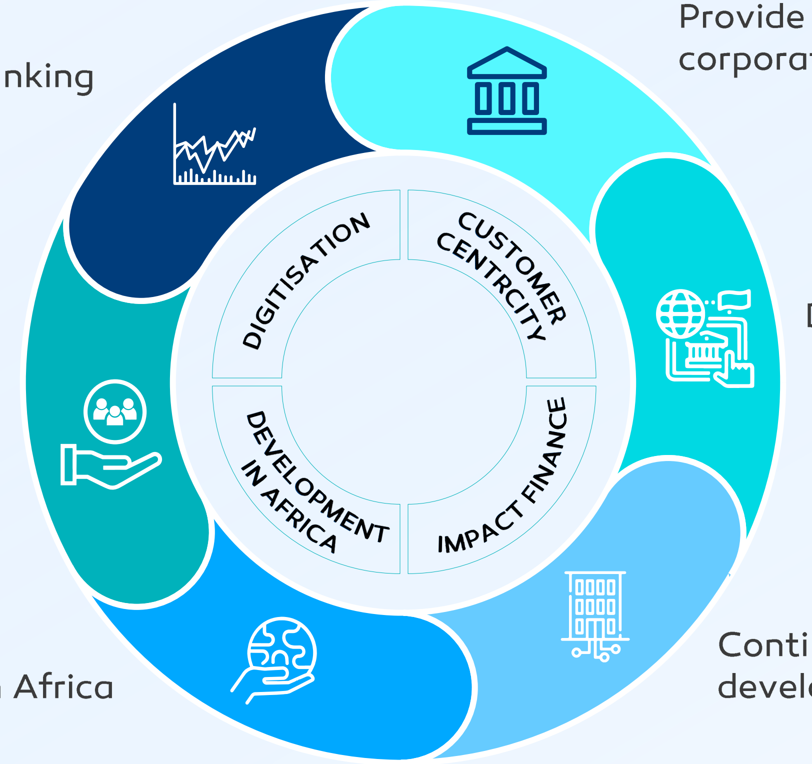
To support the continent’s development as well as contributing to its own growth, **BANK OF AFRICA** has adopted a strategic plan which is underpinned by four main priorities:

Accelerate digital banking

Provide fresh impetus to retail banking and corporate banking

Ensure that Africa benefits from the Group’s international growth strategy

Develop new growth drivers



Bolster coverage of SMEs in Africa

Continue to emphasise sustainable development

BANK OF AFRICA's performance in Morocco driven by a customer-centric approach

Optimise processes and decision-making circuits as well as intra-Group synergies

Develop business units around specialist business lines – Transaction banking (Trade & Cash Management), Investment, Remittances, Treasury/Capital Markets, Correspondent Banking

Improve the branch network business model by adopting a more customer-centric approach with an enhanced range of products and services for customers and innovative financing mechanisms in impact finance and social & environmental responsibility, particularly for SMEs and impact-based digital products

Provide fresh impetus to the Corporate & Investment Banking business model

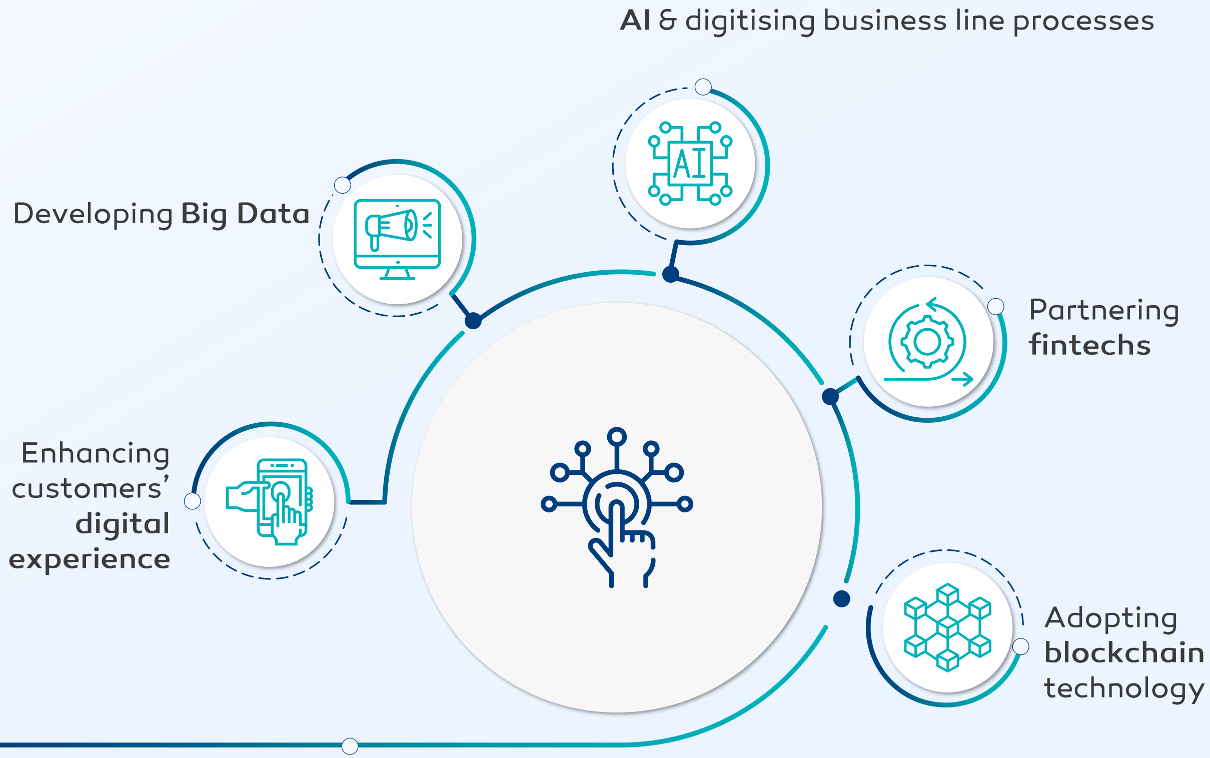
CUSTOMER EXPERIENCE ENHANCED AND 100% DIGITISED

As part of a customer-centric approach, digital innovation is a major business growth driver for the Bank. The ways in which customers use digital channels are changing rapidly, so too, their expectations. As a result, efforts to constantly improve its digital offering has underpinned the Bank's digital transformation in recent years.

STRONG EFFORTS TO PROVIDE WIDER ACCESS TO BANKING SERVICES

To help democratise banking services, BANK OF AFRICA offers a number of exclusive free-of-charge packages through its *Agence Directe* app. These comprise vital banking services which meet the needs of different customer profiles e.g. youngsters, employees, civil servants, senior citizens, Moroccans living abroad etc.

Ongoing improvement in the Group's digital capabilities

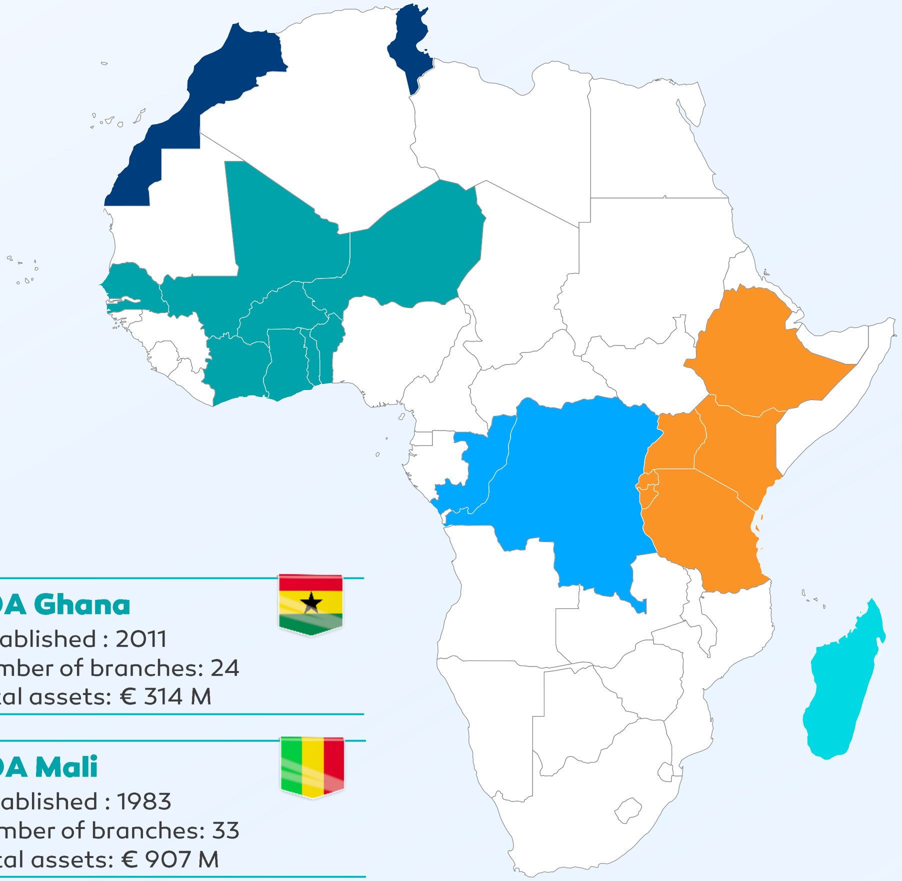


In the context of **BANK OF AFRICA**'s development, digital innovation is a major driver of the Bank's digital transformation.

One of **BANK OF AFRICA**'s ongoing priorities is to continue to improve the Group's range of digital services. This will enable the Bank to make its products and services more accessible while improving satisfaction among both retail and corporate customers.

- Enhancing ***BMCE Direct***, a mobile banking services app
- Developing the ***Creditbusinessonline.ma*** platform, which provides financing solutions for BANK OF AFRICA's business customers
- Improving customer experience on ***Creditdaba.com***, a consumer loan platform
- Enhancing the ***Dabapay*** mobile payment range by launching ***DabaPay Pro***
- Launching ***DabaTransfer***, the first app enabling customers to transfer money from Europe to Morocco
- ***Agence Directe*****, enabling customers to open their account via a 100% online process** using a digital signature

A proven pan-African vocation



BANK OF AFRICA
Established: 1959
Number of branches: 598
Total assets: 40 Billion Euro

Tunisia
Established : 2006
BMCE Capital Tunisia

BOA Benin
Established : 1989
Number of branches: 36
Total assets: € 1 474 M

BOA Burkina Faso
Established : 1997
Number of branches: 46
Total assets: € 1 751 M

BDM SA-Mali
Création : 1989
Number of branches: 155

BOA Côte d'Ivoire
Established : 2013
Number of branches: 41
Total assets: € 1 679 M

BOA Ghana
Established : 2011
Number of branches: 24
Total assets: € 314 M

BOA Mali
Established : 1983
Number of branches: 33
Total assets: € 907 M

BOA Niger
Established : 1994
Number of branches: 30
Total assets: € 474 M

BOA Sénégal
Established : 1994
Number of branches: 52
Total assets: € 1 273 M

Burundi
Banque de Crédit
du Bujumbura 2008
Number of branches: 26
Total assets: € 425 M

BOA Djibouti
Established : 2010
Number of branches: 10
Total assets: € 511 M

BOA Éthiopia
Established : 2014
Representative office

BOA Uganda
Established : 2006
Number of branches: 32
Total assets: € 332 M

BOA Rwanda
Established : 2015
Number of branches: 15
Total assets: € 116 M

BOA Togo
Established : 2013
Number of branches: 14
Total assets: € 348 M

BOA Kenya
Established : 2004
Number of branches: 23
Total assets: € 338 M

BOA Tanzania
Established : 2007
Number of branches: 18
Total assets: € 278 M

BOA DRC
Established : 2010
Number of branches: 23
Total assets: € 610 M

BOA Congo – Ex LCB
Established : 2004
Number of branches: 23
Total assets: € 610 M

BOA Madagascar
Established : 1999
Number of branches: 99
Total assets: € 1 106 M

North Africa | West Africa | Southern Africa | Central Africa | East Africa

African operations showing strong growth

Consistent with the growth strategy adopted by the Group, BOA Holding has implemented a number of strategic initiatives aimed at supporting African SMEs and offering its customers digital banking services while ensuring that its businesses are profitable.

Developing the portfolio of SME and retail banking customers

Accelerating digital transformation

Continuing to develop the trade finance business

Helping businesses to import and export and meet their foreign exchange needs

BANK OF AFRICA, leading the way within the banking industry in sustainable finance

BANK OF AFRICA has acquired a reputation as a pioneer in sustainable finance by signing the UNEP FI's Statement of Commitment in 2000 prior to becoming a founder member of the UN's **Principles for Responsible Banking** in 2019. The Group has underlined its commitment to ESG by supporting various international organisations as well as initiating a number of cornerstone projects promoting impact finance principles.

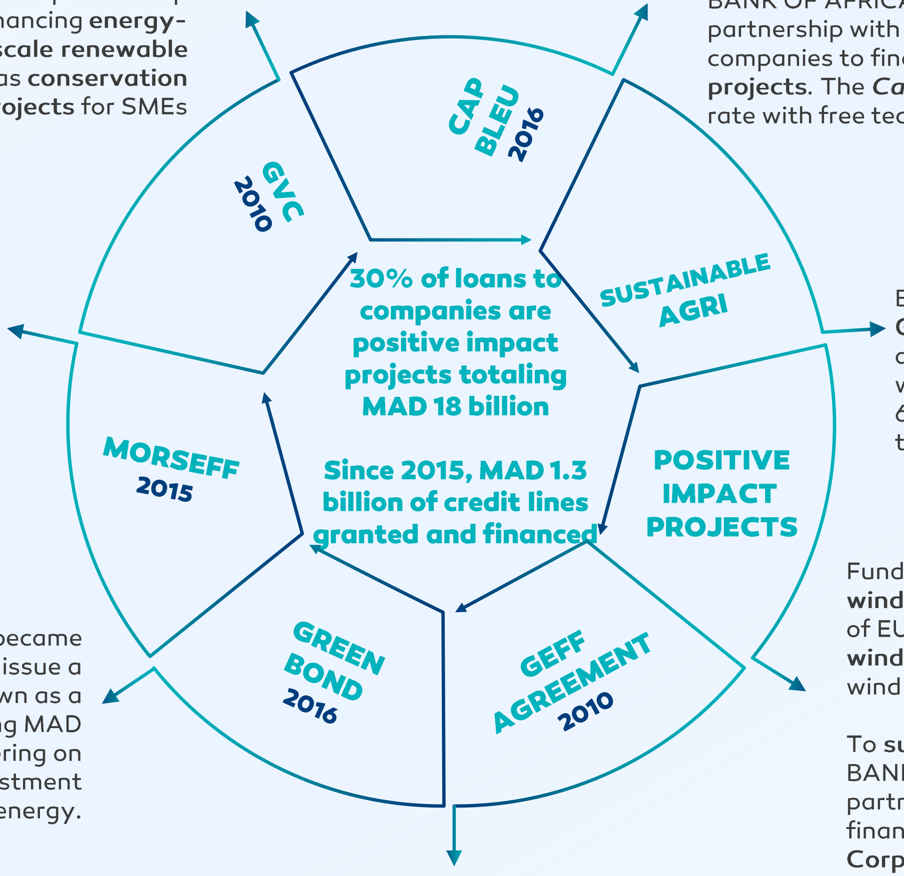
UNEP FINANCE INITIATIVE | PRINCIPLES FOR RESPONSIBLE BANKING

UNEP FINANCE INITIATIVE

Green Value Chain, launched in partnership with the **EBRD**, for financing **energy-efficient and small-scale renewable energy projects** as well as **conservation and waste recovery projects** for SMEs

BANK OF AFRICA has developed an exclusive offer in partnership with the **AFD** and the **EIB**, enabling Moroccan companies to finance **water treatment and sanitation projects**. The ***Cap Bleu*** credit line offers an attractive interest rate with free technical assistance also provided.

Leveraging the **EBRD**'s expertise, the Bank has financed more than **130 energy efficiency projects amounting to nearly MAD 600 million**, with 85% of funding earmarked for the most polluting activities. **MAD 380 million** was again disbursed in 2019 in the context of the **GEFF 1 and 2 credit lines**, with **MAD 80 million** already invested in green value chains (GVC).



BANK OF AFRICA, in partnership with the **GREEN FOR GROWTH FUND (GGF)**, initiated a study to promote sustainable agriculture which it presented at a webinar attended by 67 participants, including 30 companies from the agri-food industry.

In 2016, BANK OF AFRICA became the first Moroccan bank to issue a green bond, formerly known as a '**positive impact bond**', raising MAD 500 million via a public offering on the domestic market for investment in renewable energy.

Funding provided to **repower the Koudia El Baida wind farm** in the Tangier-Tetouan region. At a cost of EUR 44 million, this investment will double the **wind farm's existing capacity to 100 MW**. The wind farm is **Africa's oldest large-scale wind farm**.

To **support small and medium-sized enterprises**, BANK OF AFRICA has tied up strategic partnerships with **SANAD** for a EUR 25 million financing line and with **International Finance Corporation (IFC)** for a USD 154 million loan facility.

BANK OF AFRICA granted a EUR 13 million financing line from the **EBRD**, with the support of the Green Climate Fund (GCF) and the **European Union**.
This new line is an extension of the EUR 25 million financing facility under the Green Economy Financing Facility (GEFF).

03

An engaged & socially responsible Group

BANK OF AFRICA
BMCE GROUP

CSR Charter aligned with sustainable development initiatives

BANK OF AFRICA has adopted a formal approach to corporate social responsibility in the form of a Corporate Social Responsibility Charter. The latter is underpinned by five undertakings which fully respond to stakeholder expectations and take into account sustainable development challenges.
A dual financial materiality and impact analysis has also been initiated for 2023.

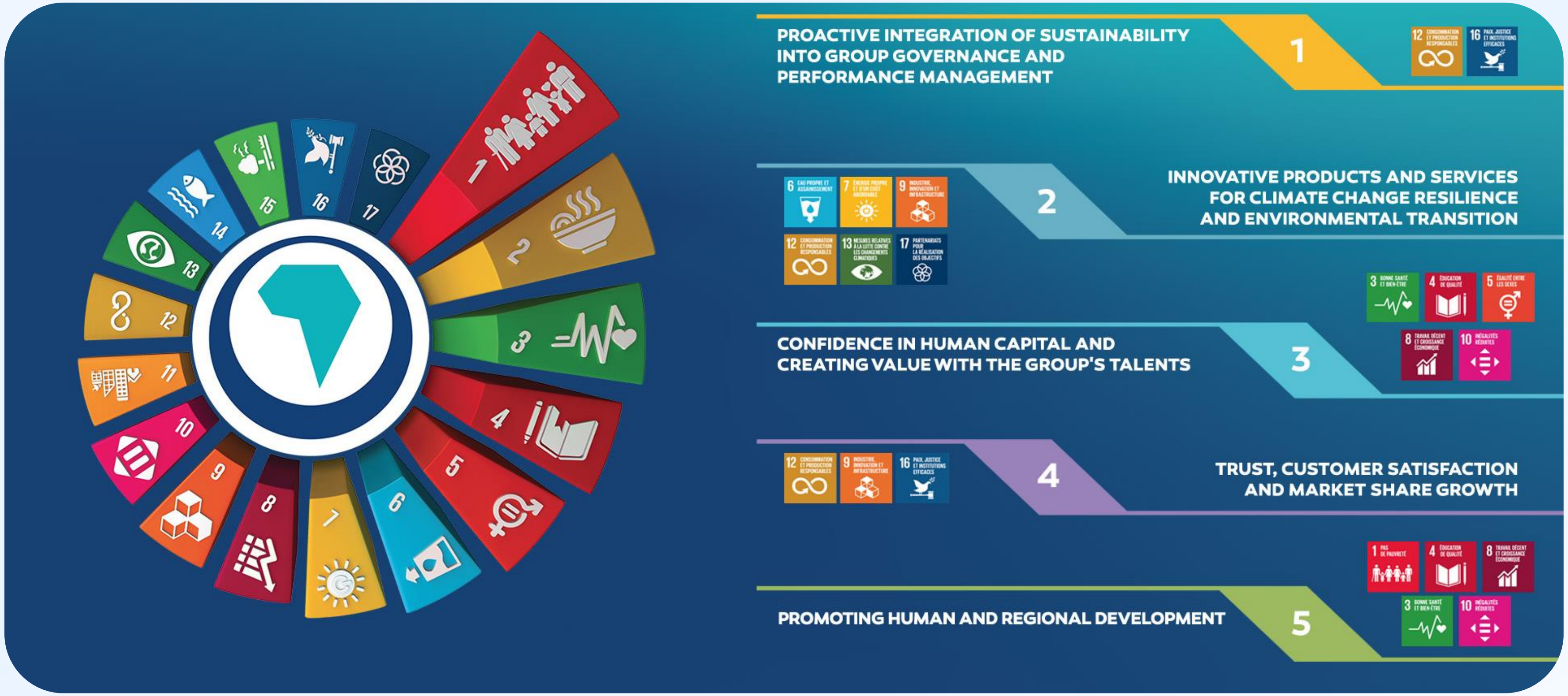
Climate Action in Financial Institutions
PRINCIPLES FOR MAINSTREAMING CLIMATE ACTION

ISO 37001 Anti-Bribery Management Systems

Management de l'énergie ISO 50001

WOMEN'S EMPOWERMENT PRINCIPLES EQUALITY MEANS BUSINESS

WE 4 SHE WE ACT 4 IMPACT



BMCE Bank Foundation – a vehicle for inclusive development

FONDATION BMCE BANK
EDUCATION & ENVIRONNEMENT

The Foundation aims to contribute to Morocco's economic, social and cultural development and that of the African continent via two main missions, primarily via its Medersat.com programme.

- Promote education in rural areas to benefit children from disadvantaged communities
- Protect the environment

566
total number of teachers across the Medersat.com network. 52% of whom are women

44
schools awarded the 'Eco-School' label by the Mohammed VI Foundation

35 800
pupils, 50% of whom are girls, benefiting from services provided by the Medersat.com network

69
schools, including 6 in sub-Saharan Africa:
2 in Senegal, 1 in Congo Brazzaville, 1 in Mali, 1 in Rwanda and 1 in Djibouti

2 563
Pupils studying Mandarin

4 528
Pupils benefiting from robotics

Structural programmes and projects to support education and the environment

Strategic partnership signed by the BMCE Bank Foundation for Education and the Environment with UNESCO to promote Morocco's architectural and cultural heritage, notably through the co-publication of a collection of works highlighting the treasures of the country's heritage.

'Eco-Ecole' label awarded to two new schools in the Medersat.com network, lifting the total number of accredited schools to 42, in partnership with the Mohammed VI Foundation for Environmental Protection.

Completion of the 14th academic year of the Medersat.com baccalaureate programme, with females making up 65.5% of the cohort, boasting a baccalaureate pass rate of 91%.

Strengthening of the programme with ProFuturo, a European leader in digital education, with the introduction of educational robotics and artificial intelligence teaching to two additional regions and the organisation of the second edition of the 'Robotics Medersat.com' contest. This programme has helped 3,780 pupils learn about digital tools.

Rollout to the Oriental region of 'Caravane Bibliotobiss', a digital mobile library, by the BMCE Bank Foundation in partnership with the French Institute of Morocco, lifting the total number of programme beneficiaries to 14,867.

BANK OF AFRICA Holding Foundation, a network of 7 foundations across the continent

BANK OF AFRICA FONDATION
GROUPE BANK OF AFRICA

In 2024, **BOA foundation has invested more than 3 M EUR** in 7 countries across the continent

Active in 7 countries

Benin, Burkina Faso, Côte d'Ivoire, Madagascar, Mali, Niger, Senegal

- Build infrastructure in schools
- Fund healthcare and disease prevention initiatives

500 pupils
introduced to digital resources

16 healthcare centres and maternity clinics
enabling more than 3,000 consultations to be carried out annually

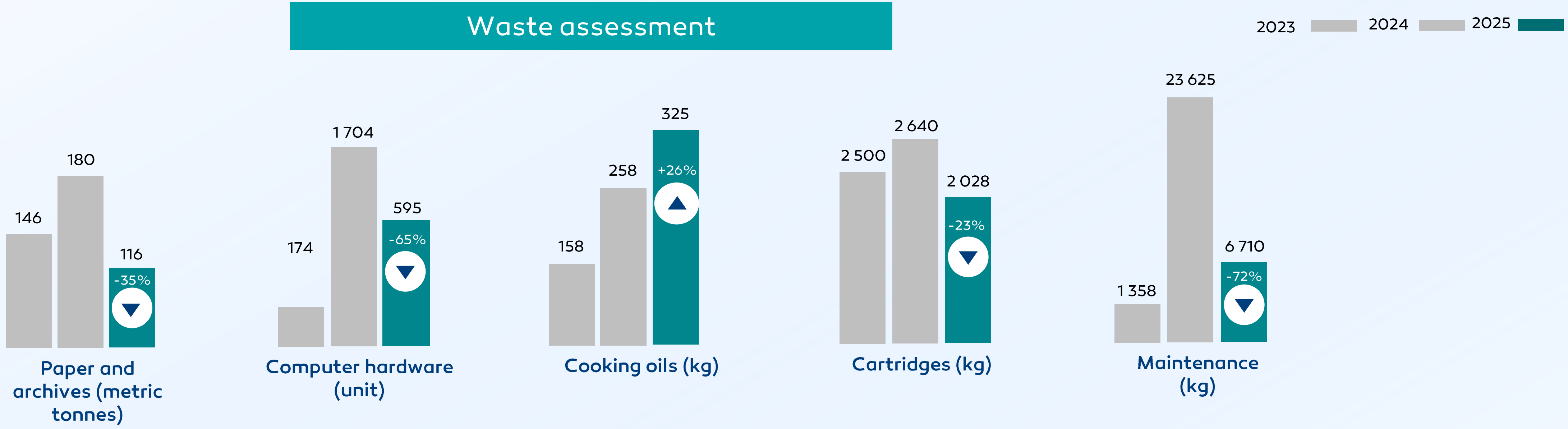
+120
Classrooms are built or renewed each year

7,000+ women
have participated in female cancer screening campaigns

+90
projects carried out annually impacting more than 100.000 individuals

Environmental impact assessment of the Bank in Morocco

Waste assessment



24,9 Millions vs 23,6 Millions in 2024 Energy consumption (in kWh)	**384 159** vs 433 405 in 2024 Water consumption(in m^3)	**16 338.31** Vs 15 167 in 2024 CO_2 emissions in terms of electricity consumption

Emissions linked to energy consumption have risen due to the expansion of data centres, the modernisation of certain air-conditioning systems, and the intensive use of heating and air-conditioning, exacerbated by the effects of climate change.

A SOCIALLY RESPONSIBLE AND ENGAGED BANKING GROUP

41%

Percentage of bank accounts held by women

1st

bank in Morocco to be assigned the SafeGuard hygiene excellence label by Bureau Veritas

15 055

training days in 2025

1st

bank in Morocco to be ISO 45001 certified

96%

of staff benefiting From training in H1 2025

33.3% Female directors	45.2% BANK OF AFRICA SA Gender Parity
32% Female managers	59% Share of women in 2025 recruitments

BANK OF AFRICA ranked first among all listed Moroccan companies by LSEG Data & Analytics

in partnership with the Casablanca Stock Exchange, following a rigorous audit of companies' ESG performance across 10 main themes. The Bank obtained a score of 74 out of 100, placing it in the top 10% of a universe of 11,759 companies rated around the world, all sectors combined.

Environment	**55**
Emissions	77
Recycling	60
Innovation	48
Social	**64**
Human rights	52
Product responsibility	87
Employees	45
Community	86
Governance	**88**
Management	95
Shareholders	63
CSR Strategy	93

71/100

BANK OF AFRICA's ESG Score

141 vs 122

BANK OF AFRICA's global ranking in the banking sector (out of 1,145 banks)

NB: Following a change in the scoring methodology, the Bank's score decreased from 73 to 71/100 at the end of 2025.

Undertakings aligned to international standards

BANK OF AFRICA's commitment to joining the African network for diversity underlined with it signing the **Gender Diversity Corporate Charter** to mark International Women's Day

Climate Statement signed by BANK OF AFRICA in Sharm el-Sheikh as one of the 11 founding members of the **African Business Leaders Coalition**

BANK OF AFRICA named '**Most Active Issuing Bank in Morocco in 2023**' by the **European Bank for Reconstruction and Development (EBRD)** in overseas trade finance

Member of the global program for sustainability standards, integrated reporting and integrated thinking.

Renewal of ISO 9001 V 2015 certification for certified banking activities during a follow-up audit by Bureau Veritas in June 2023.

ISO 37001 certification of BANK OF AFRICA's **anti-bribery management system** renewed

The Bank's energy management system awarded dual certification – **NM-50001 and ISO 50001:2018** – by IMANOR and Bureau Veritas

BMCE Capital Gestion complying with the **ISAE 3402 Type II Standard** published by the **International Auditing and Assurance Standards Board (IAASB)** together with services commitments and **ISO 9001:2015 certifications** renewed following external audits

Successful completion of follow-up audits for ISO 45001 occupational health and safety management system certification and renewal of ISO 14001 environmental management system certification.

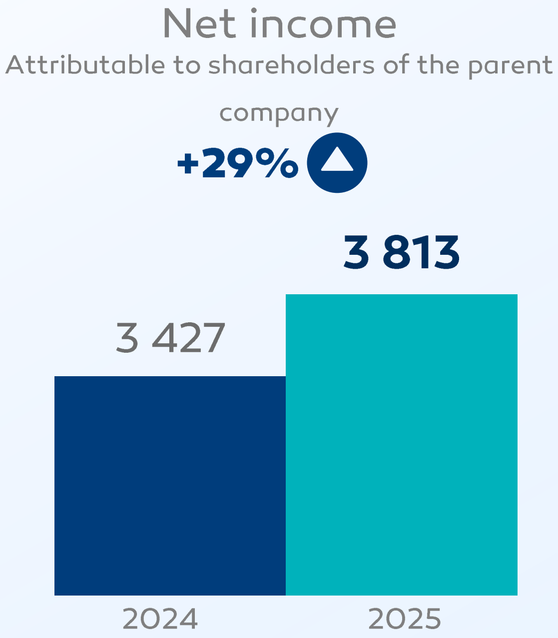
04

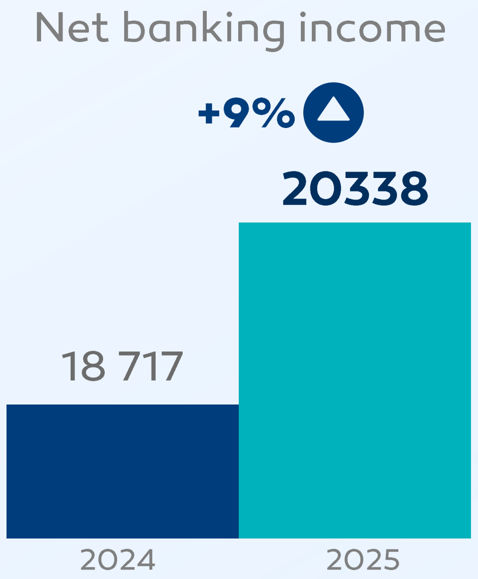
Financial performance FY 2025

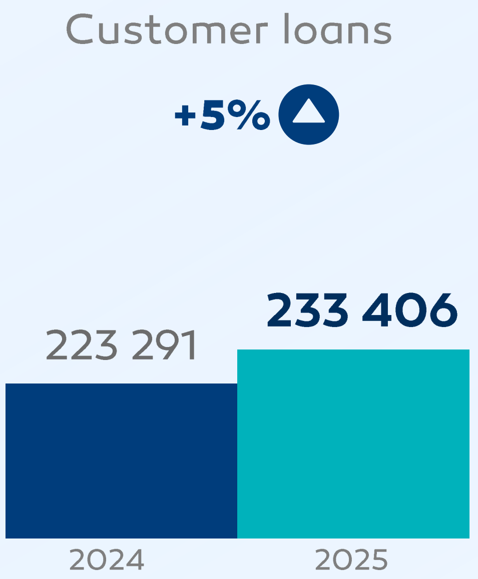
BANK OF AFRICA
BMCE GROUP

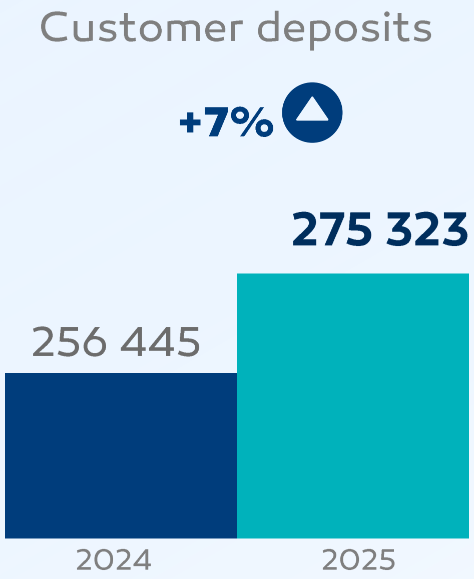
Results on a consolidated basis - December 2025

Key figures on a consolidated basis in MAD M









BANK OF AFRICA's net profit attributable to the Group rose significantly by 11 per cent to 3.8 billion dirhams.

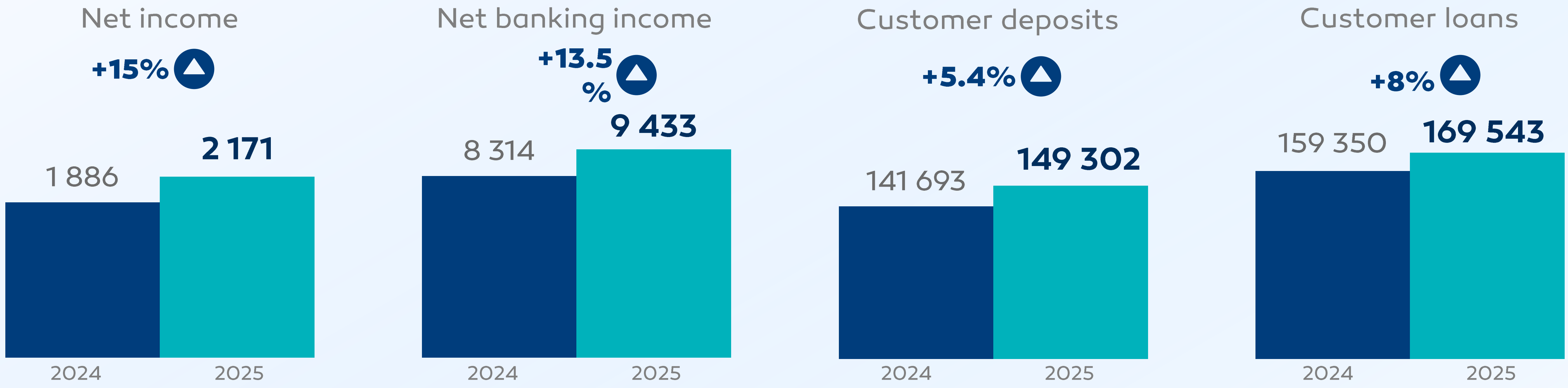
Growth in consolidated customer loans – excluding resales – of +5% to 233 billion dirhams at the end of December 2025

Consolidated net banking income rose by 9 per cent to 20.3 billion dirhams at the end of December 2025.

Growth in deposits – excluding Repos – of +7% to 275 billion dirhams by the end of 2025.

Performance of BANK OF AFRICA in Morocco – December 2025

Key figures on a parent basis in MAD M



Bank S.A. reported a significant increase in its net profit of +15 per cent to 2.1 billion dirhams for the 2025 financial year.

Solid growth in the Bank's net banking income in Morocco, up 13.5 per cent to 9.4 billion dirhams.

Growth in customer loans – excluding resales – of +5.4% to 149 billion dirhams at the end of December 2025.

Growth in deposits – excluding Repos – of +8% to 169 billion dirhams by the end of 2025.

BOA Holding Key figures

Total Assets
EUR 12.3 billion
+9.7%

Shareholder's equity
Attributable to shareholders of the parent company
EUR 1 179 million
+15.6%

Customer loans
EUR 5.3 billion
-1.6%

Customer deposits
EUR 9.2 billion
+9.4%

Net banking income
EUR 860 million
+10.1%

Net income
Attributable to shareholders of the parent company
EUR 215 million
+6.7%

18 countries

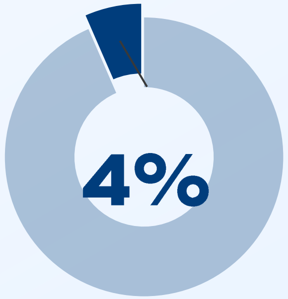
Number of branches
544

Employees
6 882

Number of accounts
4.9 million

Contrasting performance from the European businesses

Contribution to net income
attributable to shareholders of the parent company



BANK OF AFRICA UK

BANK OF AFRICA UK is an international bank specialising in investment in Africa while offering African corporates access to international capital markets and financial expertise. It structures private transactions and provides a full range of investment banking facilities on an international scale.

BANK OF AFRICA UK delivered Net Income of close to GBP 2.2 million in 2025, up by +22% from GBP 1.8 million in 2024, under the combined effect of (i) an uptick in commercial activity, with Net Banking Income increasing sharply, (ii) a steep decline in general expenses, and (iii) a significant improvement in provision write-backs.

BANK OF AFRICA Europe

BANK OF AFRICA Europe provides a high quality service and fosters close customer relations by leveraging its extensive knowledge of foreign trade products. The Group's customers are provided with hands-on, timely and flexible support, which ensures that their transactions in Europe and Africa are executed successfully.

BANK OF AFRICA Europe posted Net Income of EUR 13.7 million in 2025, a decrease of -25% attributable to lower benchmark rates and higher funding costs, against a backdrop of economic and geopolitical uncertainty, with risks increasing in Africa and the Middle East.

05

Reputation & awards around the world

BANK OF AFRICA
BMCE GROUP

Awards & Certifications in 2025 (1/2)

BANK OF AFRICA

'Morocco's Bank of the Year 2025', awarded by the magazine *The Banker* (part of the Financial Times Group), for the 11th time since 2000

« ***Best SME Bank in Morocco* in 2026 -** awarded by the prestigious Global Finance Magazine

Double distinction in 2025, ***«Morocco's Best Bank – Meilleure Banque au Maroc», et «Morocco's Best Bank for SMEs – Meilleure Banque au Maroc pour les PMEs*** **»** by Euromoney Awards for Excellence.

In 2025, BANK OF AFRICA was named 'Most Active Partner Bank in Morocco' for 2024 by the European Bank for Reconstruction and Development (EBRD) as part of the Trade Facilitation Programme.

Awarded the 'Outstanding Service' distinction at the 2025 plenary meeting of the Green Investment Principles (GIP) held in Hong Kong for the 'Belt and Road Initiative', highlighting the Bank's commitment to sustainable finance as a key driver of competitiveness for Africa.

BANK OF AFRICA has become the first Moroccan bank to obtain ISO 9001:2015 certification for its Global Transaction Banking activities, issued by Bureau Veritas, covering Cash Management, Trade Finance and digital operations, as part of a proactive initiative under the 'GTB-CIB by BOA' brand, which offers large enterprises and SMEs a structured and digitalised range of transactional services.

BANK OF AFRICA has successfully renewed its ISO 37001:2025 certification for its Anti-Corruption Management System (ACMS), demonstrating its ongoing commitment to placing integrity, transparency and exemplary conduct at the heart of its banking operations and its relationship of trust with its partners.

Awards & Certifications in 2025 (2/2)

BANK OF AFRICA Subsidiaries

BMCE Capital Gestion

BMCE Capital Gestion has received two awards in the 'MENA Markets Fund' and 'MENA Markets Domestic Funds' categories at the 'Lipper MENA Markets 2025 Fund Awards', organised by the London Stock Exchange Group (LSEG), in recognition of the quality of its asset management across the MENA region's markets.

LSEG Lipper Fund Awards Winner 2025 Austria

BANK OF AFRICA UK

BOA UK was honoured at the 2025 Business Chamber Awards with the African Company of the Year award, in recognition of its major role in financing African economies, its commitment to operational excellence and its growing influence from the United Kingdom.

2025 CHAMBER AWARDS

BANK OF AFRICA Academy

BOA Academy has had its 21001 certification renewed, demonstrating the strength of its foundations and its ability to provide training programmes that meet executive requirements and international standards, whilst maintaining a commitment to continuous improvement in an ever-changing banking environment.

BANK OF AFRICA Academy was honoured at the 'GIMI Innovation Awards 2025', receiving second place worldwide in the 'Best Innovative Organisation – Private Sector' category – a recognition of its ability to develop the talent of the future and to foster a culture of innovation within the Group.

ISO 21001

GIMI

06

Glossary

BANK OF AFRICA
BMCE GROUP

Glossary

- CSR : Corporate Social Responsibility
- SME : Small and Medium-sized Enterprises
- CSR : Corporate Social Responsibility
- MENA : Middle East and North Africa
- BOA : Bank Of Africa
- LCB Bank : La Congolaise de Banque
- RM Experts : Recovery International Management and Expertise Experts
- BTI Bank : Bank AL-Tamweel Wa Al-Inma
- COP22 : Conference Of the Parties 2022
- GHG : Green House Gas Emissions
- UNEP FI : United Nations Environment Programme Finance Initiative
- UN : United Nations
- INDH : National Initiative for Human Development
- EBRD : European Bank for Reconstruction and Development
- GCF : Green Climate Fund
- GVC : Green Value Chain
- GEFF : Green Economy Financing Facility
- SDG : Sustainable Development Goals
- AFD : French Development Agency
- EIB : European Investment Bank
- GGF : Green for Growth Fund
- RMA : Royale Marocaine d'Assurance
- CDG : Caisse de Dépôt et de Gestion
- MAMDA-MCMA : Mutuelle Agricole Marocaine D'Assurance - Mutuelle Centrale Marocaine d'Assurance
- ROA : Return On Assets
- ROE : Return On Equity

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