

Saham Bank

Company overview

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SAHAM BANK
سهام بنك



A RESILIENT AND HIGH-PERFORMING FINANCIAL GROUP FUELING MOROCCO'S ECONOMY

Saham Bank is a resilient and trusted bank that has supported the country's economic development for more than a century.

Over time, Saham Bank has emerged as a leading financial institution in Morocco, leveraging its diversified business lines and strong synergies with its specialized subsidiaries.

The bank continuously broadens its product portfolio and strengthens its value proposition, fostering enduring relationships

with retail, business, and corporate clients, built on expertise, advisory excellence, and close engagement.

Customer experience lies at the core of the Group's strategy, with a focus on delivering service excellence and seamless client interactions aligned with the highest standards of quality.



In 2024, the SAHAM Group acquired Société Générale's 57.67% controlling stake in Société Générale Morocco.

Founded in 1995 by Moulay Hafid Elalamy, SAHAM Group has evolved into a diversified investment group. Initially rooted in insurance, the Group steadily expanded to become a major institution in financial services across Africa. This acquisition marks a pivotal milestone in the SAHAM Group's strategy, strengthening its position and long-term commitment to the Kingdom's economy.

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SAHAM BANK

KEY FIGURES AS OF DECEMBER 31, 2024

Over **3,000**
employees

More than **1 million**
clients

Over **500**
ATMs

including **34**
self-service areas

12
specialized
subsidiaries

9
business
centers

Net banking income
MAD 5,800 M

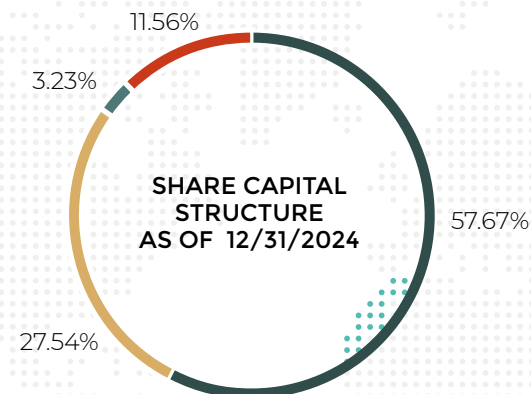
Outstanding deposits
MAD 80,000 M

Outstanding loans
MAD 94,000 M

Solvency ratio
14.2%

4th largest bank
in Morocco by total
assets

CAPITAL: MAD 2,152,500,000



- Saham Finances 57.67%
- Groupe Deveco Souss 27.54%
- Patrimoine Gestion et Placements 3.23%
- Others 11.56%



12 SPECIALIZED SUBSIDIARIES WITH STRONG POSITIONS IN THEIR SECTORS



TRUSTED EXPERTISE IN BANKING AND FINANCIAL SERVICES

DIVERSIFIED ACTIVITIES FOCUSED ON SERVING CLIENTS

Saham Bank Group operates across all areas of banking and finance, serving Retail, Professionals, Corporate and Institutional clients.

The bank offers a comprehensive range of advisory services and value-added financial solutions designed to meet the diverse needs of its clients.



• Retail banking

- Deposit and investment services
- Mortgage and consumer loans
- Insurance solutions
- Participatory (Islamic) banking
- Cash management
- Digital banking platform (Web and App) offering full access to all services.

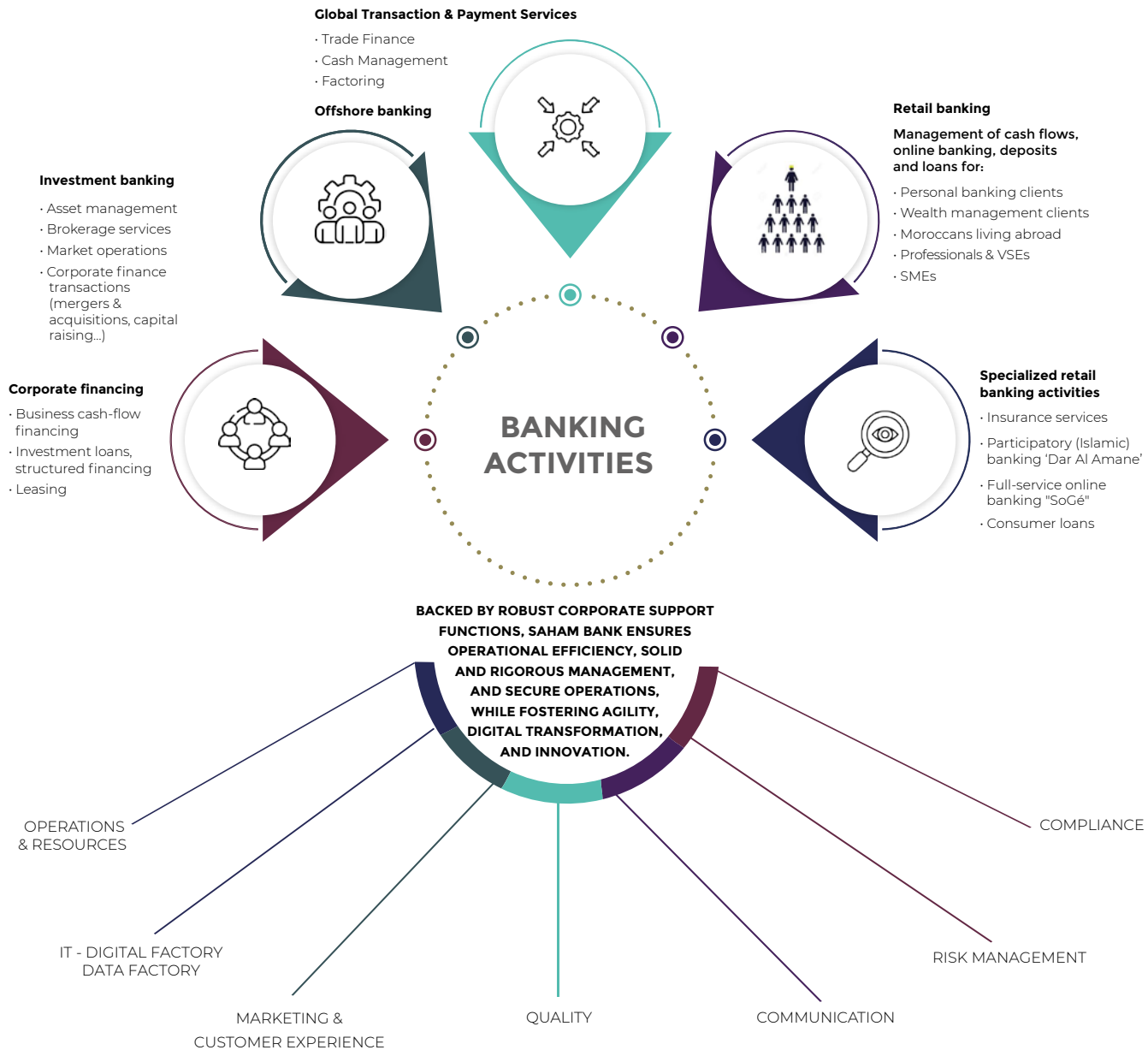
• Corporate and Investment Banking

- Investment loans and structured financing
- Factoring
- Mergers & acquisitions advisory and equity participations
- Corporate finance advisory (M&A, Equity Capital Markets, Debt Capital Markets, Restructuring)
- Brokerage and capital market services (fixed income and foreign exchange products).

• Private and Institutional Asset Management







- Asset management (short- and long-term bonds, equities, diversified portfolios, and money market instruments)
- Brokerage and securities trading
- Custody and investment of securities
- Wealth management and advisory services for institutional investors.

A CLIENT-FOCUSED ORGANIZATION STRUCTURED AROUND SPECIALIZED BUSINESS LINES



RECOGNIZED EXPERTISE ACROSS THE ENTIRE VALUE CHAIN

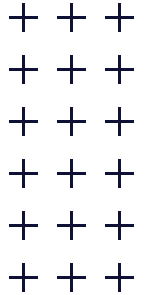
2024 AWARDS & DISTINCTIONS

SPECIALIZED BUSINESS EXPERTISE		<p>Saham Bank was recognized by EMEA Finance magazine at the 2024 African Banking Awards, receiving several prestigious accolades:</p> <ul style="list-style-type: none"> • Best Foreign Bank. • Best Asset Management Company for its subsidiary Saham Capital Gestion. • Best Brokerage Firm for its subsidiary Saham Capital Bourse.
		<p>Saham Bank was recognized for the 5th consecutive year as «Best Sub-Custodian Bank in Morocco» at the 22nd Best Sub-Custodian Bank Awards.</p>
RELATIONAL EXCELLENCE		<p>SoGé, Saham Bank's online banking platform, has been voted «Customer service of the year 2025» in the remote banking category, for the 2nd consecutive year.</p>
		<p>Dar Al Amane has been voted «Customer service of the year 2025» in the participatory (Islamic) banking category, for the 4th consecutive year.</p>
SECURITY OF OPERATIONS		<p>Saham Bank holds the Payment Card Industry Data Security Standard (PCI/DSS) certification, demonstrating its robust standards and commitment to securing card payment data.</p>
ETHICS AND COMPLIANCE		<p>Saham Bank has achieved ISO 37001 certification for its anti-corruption management system. Awarded by the international firm EuroCompliance, this recognition confirms that the bank's governance framework meets the highest standards of the ISO 37001 norm and complies with all applicable regulations.</p>

These accolades underscore Saham Bank's rigor, dynamism, and forward-looking approach. By pursuing a strategy of a profitable, responsible, and sustainable growth, the bank leverages its core strengths and long-standing areas of expertise while embracing

new business lines and innovative client engagement models. This reinforces its position as a trusted, reliable, and innovative banking partner, reflecting its commitment to placing its customers at the heart of everything it does.

A COMMITTED AND RESPONSIBLE GROUP



Saham Bank places sustainable value creation for all stakeholders at the core of its strategy and corporate identity.

Environmental and social challenges, amplified by climate change, economic shifts, and geopolitical developments, stand among today's most urgent global issues. In this context, Saham Bank actively champions sustainable and inclusive development models, supporting new economic opportunities and fostering positive societal change.

By making ESG a strategic priority, Saham Bank integrates sustainability across all business lines, leveraging it to drive innovation, resilience, and long-term value creation. The bank focuses on five strategic areas, each underpinned by clear, measurable commitments.



CSR PILLARS BACKED BY STRONG AND TANGIBLE COMMITMENTS

GOVERNANCE AND ETHICS

ETHICS AND GOVERNANCE EFFECTIVENESS

- Maintaining robust and transparent governance.
- Fostering a culture of exemplary conduct grounded in strong ethical standards and professional integrity.

SUSTAINABLE DEVELOPMENT RISK MANAGEMENT

- Ensuring transparency in CSR governance, translating strategy into action.
- Implementing an effective framework for E&S risk management
- Enhancing ESG knowledge and sharing best practices across teams and networks.

RESPONSIBLE EMPLOYER

DIVERSITY AND INCLUSION

- Fostering a culture of gender equality and ensuring the development and sharing of best practices.

POSITIVE WORK ENVIRONMENT

- Maintaining a healthy work environment and promoting employee well-being and growth.

CUSTOMER TRUST & SATISFACTION

Building lasting and harmonious client partnerships through:

- High-quality service.
- Tailored, innovative, and digital services.
- Responsible and transparent communication.
- Proactive data protection and risk management.

ENERGY AND CLIMATE TRANSITION

ENVIRONMENTAL IMPACT OF OUR OPERATIONS

- Reducing carbon footprint through enhanced energy efficiency of our buildings and adopting responsible digital practices.

SUPPORTING CLIENTS AND COMMUNITIES IN THE ENERGY TRANSITION

- Continuing to finance clients' shift to sustainable energy, supporting Morocco's key infrastructure projects, and developing tailored, innovative products and services.

TERRITORIAL GROWTH

CREATING LOCAL VALUE FOR OUR CLIENTS

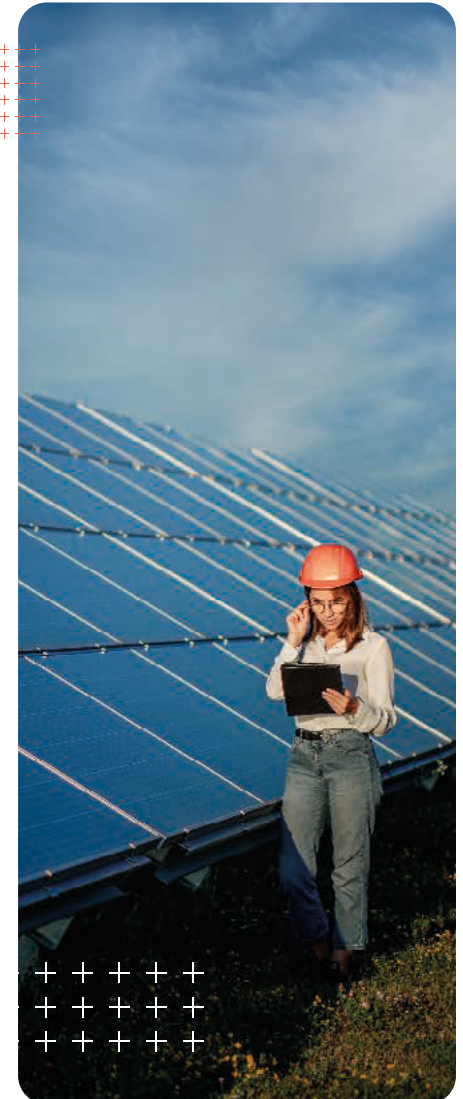
- Strengthening support for entrepreneurship and financing for micro-enterprises.

FINANCIAL INCLUSION

- Promoting economic and social inclusion through digital solutions and offerings tailored to women and youth.

POSITIVE IMPACT FINANCING

- Promoting the financing of projects with measurable positive impact, targeting strategic sectors such as healthcare and education, while placing a particular focus on female clients across all markets.





Saham Bank

For more information:

 www.sahambank.com

 Saham Bank (official)

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