



CHAIRMAN & C.E.O

October 3, 2018

*H.E. António Guterres
Secretary-General
United Nations
New York, NY 10017 - USA*

Mr. Secretary General,

BMCE Bank of Africa Group confirms its continued support for the 10 Principles of the Global Compact 3.0, relative to human rights, international labor standards, the environment and the fight against corruption.

In March of this year, BMCE Bank of Africa formalized the Group's "Corporate Social Responsibility Charter", articulating it around six commitments aligned with international standards: (i) Respect business ethics; (ii) Promote sustainable finance and social entrepreneurship; (iii) Be a responsible employer; (iv) Protect the environment; (v) Act in the interest of the communities; (vi) Be diligent in governance and risk management.

The recognition of BMCE Bank of Africa among Morocco's Top CSR Performers, as well as being included in the new Casablanca ESG 10 index, is a collective pride for the whole of the Group, which is now involved in the deployment of these 6 commitments.

Our Sustainability & CSR Report, in which we communicate the progress made during the 2017 financial year, is thus structured around the 6 CSR Charter commitment themes that are perfectly aligned with the 10 principles of the Global Compact.

Our ambition as a pan-African banking and financial group is to operate our activities with the aim of generating positive impact on communities and geographic locations, through tangible actions strengthening our socially responsible footprint, thereby contributing to the achievement of the 17 Sustainable Development Goals.

BMCE Bank of Africa is a pioneer in the development of products and services to finance the Sustainable Development Goals : Morocco Sustainable Energy Efficiency Financing Facility (MorSEFF), a Green Line in solid waste management to finance the circular economy, a Blue Line dedicated to the optimization of water, and the "Women In Business" program, a new financing and support facility for women entrepreneurs in Morocco.

BMCE Bank Of Africa also obtained the OHSAS 18001 certification in 2018, becoming the 1st certified bank in Morocco in the field of health and safety at work.

The commitment of BMCE Bank of Africa Foundation also confirms our strong desire to build quality Education open to modernity, respectful of mother tongues as much as it is open to foreign ones. In addition, our commitment is affirmed in favor of Social Entrepreneurship, through the annual program of the African Entrepreneurship Award, which since its launch in 2015, has won 33 winners, attracting more than 17,000 entrepreneurs from 142 countries, including all 54 countries on the African continent.

In line with our commitment to the Global Compact, we continue to contribute to monitoring the establishment of the United Nations Global Compact Local Network Morocco, created in 2017 in partnership with the United Nations Development Program (UNDP). Our leadership works to bring together Moroccan and African companies and institutions that wish to engage in a more sustainable and responsible world.



Othman BENJELLOUN