

Drawing on our roots to conquer the future

February 2026 version



HOLMARCOM
GROUP

Chairman's message



“Proud of our roots and strong with our human capital, our Group carries on its development and investment policy and opens up to new challenges, particularly at the international level, with certain daring, unwavering ambition and thoroughness in execution, combining sound growth and long-term profitability objectives.”

Mohamed Hassan Bensalah
Chairman and CEO

Holmarcom Group



AROUND **60** YEARS
OF DEVELOPMENT

a pioneer Founder
a visionary Family



4 CORE BUSINESSES

Finance, Agro-Industry,
Logistics and Real Estate



AROUND **50** SUBSIDIARIES

engaged in modern
and empowering management



3 COMPANIES LISTED

Les Eaux Minérales d'Oulmès,
AtlantaSanad Assurance
& Crédit du Maroc



PRESENCE IN **4**
AFRICAN COUNTRIES

Morocco, Senegal, Ivory Coast
and Benin.



OVER **6400**
EMPLOYEES

mobilized around
a common vision.



Strategy and philosophy of Holmarcom Group



AN ENTREPRENEURIAL GROWTH STRATEGY

- ◆ Investment in the key sectors of the Moroccan economy.
- ◆ Active development policy in Africa.

PEOPLE AND VALUES, VECTORS OF DEVELOPMENT

- ◆ The human capital at the heart of the concerns.
- ◆ A rigorous ethics and strong values.
- ◆ Culture of leadership, audacity and innovation.

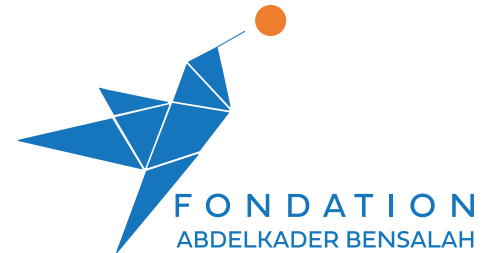


Holmarcom a committed group



AN ACTIVE AND STRUCTURED COMMUNITY INVOLVMENT

- ◆ A corporate foundation that works to accelerate social innovations
- ◆ Support for the rise of Moroccan design, especially thanks to an exhibition gallery
- ◆ Committed projects in favor of environment and sustainable development.



Our main subsidiaries by business segment



FINANCE



LOGISTICS



AirArabia

SIXT

AGRO-INDUSTRY



REAL ESTATE



Finance

Structured & sustained development



1974
Acquisition of
Atlanta Assurances



1996
Equity investment in the
capital of **BMCI Bank**



1999
Acquisition
of **Sanad**



2007
- Initial public offering of **Atlanta**
- Equity investment in the capital
of **CIH Bank**



2016
Atlanta sets up in
Ivory Coast



IFC **2021**
International
Finance
Corporation
WORLD BANK GROUP
Arrival of **IFC** in the
round table of HIA

2020
Merger of
Atlanta and
Sanad companies



2019
Creation of **Holmarcom
Finance Company** and
**Holmarcom Insurance
Activities**



2022
Launch of **Takafulia**
insurance company



2022
Acquisition of
a majority stake
in **Crédit du Maroc**



2025
Entry of **IFC** into
the capital of **HFC**





Agro-industry Structured & sustained development



2006
Acquisition of **SOMATHES**



2015
**Les Eaux Minérales
d'Oulmès** sets up in
Benin



2019
Acquisition
of **Mimona**
landfarm



2021
Creation of **Dénia Ivoire**

2014
Acquisition of
Juice & Nectar Partner



2016
Acquisition of
Dénia Holding



2024
Acquisition of
Scandimar



Logistics Structured & sustained development



2008
Launch of **Mass Céréales Al Maghreb** in Jorf Lasfar



2009
Launch of **Air Arabia Maroc**

AirArabia

2011
Launch of **Yellowrock**



2024
Launch of the **Mass Céréales Sénégal** terminal in Dakar

2025
Acquisition of **France Car**



2009
Launch of **Mass Céréales Al Maghreb** in Casablanca





International Active growth policy



2013

Launch of a real estate project in Dakar, **Peacock Investments**



2016

Atlanta insurance sets up in Ivory Coast



2024

Launch of the **Mass Céréales Al Maghreb** terminal in Dakar



2015

Les Eaux Minérales d'Oulmès sets up in Benin

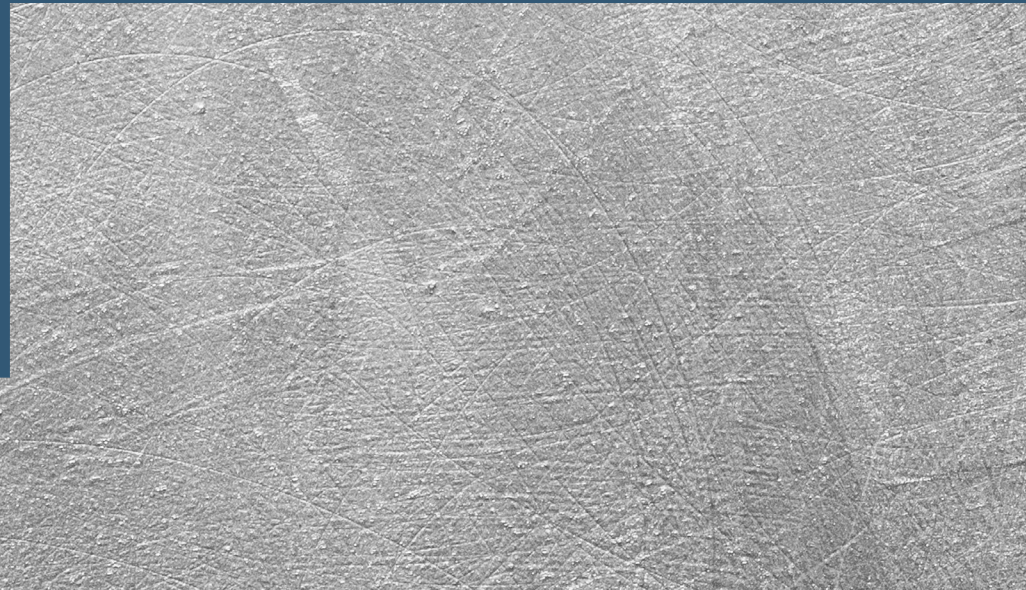


2021

Launch of **Dénia** Ivory Coast



Our key companies



Finance



Resulting from the merger in 2020 of historic companies of Holmarcom Group, AtlantaSanad Assurance ranks 2nd in the Moroccan Non-Life Insurance market.

Listed in the Casablanca Stock Exchange, the company benefits from a long experience with private, professional and corporate clients. Covering largely the Moroccan territory, AtlantaSanad Assurance aims to be a proximity insurer and a solid, modern and responsible Company.



Founded in 2016, Atlanta Non-Life Insurance Ivory Coast was the first milestone in the development plan of our Group's insurance activities in Africa.

The company aims to become a major player in the Non-Life insurance market of Ivory Coast.



Universal and generalist bank that caters to all customer segments, the bank has been rooted in the Kingdom's history for more than 90 years.

Crédit du Maroc offers tailor-made offers that meet all customer needs, from day-to-day banking services to corporate and investment banking, including financing, saving, bank insurance, asset management, leasing and factoring, private banking and participatory finance through its « Arreda » branch.

Agro-industry



As a leader in the flat and sparkling mineral water sector in Morocco, Les Eaux Minérales d'Oulmès produces and distributes the iconic brands **Sidi Ali** and **Oulmès**, the natural mineral water **Aïn Atlas**, as well as the table water **Bahia** and the carbonated beverage **Glass**. Leveraging its experience and expertise, the company has, over the years, established strategic partnerships for sustainable growth both in Morocco and across Africa.

Since its agreement with the **Japanese group SBF** in 2016, the company has been responsible for producing and distributing the **Orangina** brand in Morocco.

As a subsidiary of Les Eaux Minérales d'Oulmès since 2015, The company **Eau Technologie Environnement (ETE)**, located in Cotonou, **Benin**, is producing natural mineral water **Fifa de Sainte Luce** in various formats.



Agro-industry



As a subsidiary of the Holmarcom Group since its privatization in 2006, SOMATHES is deeply connected to Moroccan culture through its historic tea brands. Moreover, the company aims to become a major distributor of various agri-food products, including biscuits, chocolates, confectionery, canned tomato and tuna, cheese, ice cream, and snacks.



Agro-industry



Sharing industrial and commercial synergies, the companies of the Dénia Holding produce a wide range of snack products (chips and dried fruits) and ingredients for the food industry (dried fruits and blanched almonds), distributed in bulk or packaged under the Dénia brand, both in the domestic and international markets.



An industrial unit specialized in the processing of cashew nuts in Ivory Coast.



Scandimar specializes in the processing of seafood products, including salmon smoking, fish emulsion, fish-based ready-made meals and canned goods (tuna, sardine and mackerel). The company offers a diverse range of products catering to both professionals and consumers.



Logistics



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Mass Céréales al Maghreb is the concession holder and operator of three grain unloading terminals at the ports of Casablanca, Jorf Lasfar and Dakar. With substantial handling and storage capacities, the company contributes to enhancing the productivity of grain producers and facilitating port traffic.



Located at the Jorf Lasfar port, Yellowrock provides logistic services related to the importation of cereal products. In close collaboration with Mass Céréales al Maghreb, it streamlines the entire logistics process of the cereal importation chain for its clients, from price negotiation to delivery to the end customer, including transportation, unloading, and storage.



Logistics



AirArabia

Established in 2009 in cooperation with Air Arabia as the first low-cost airline in the Middle East and North Africa, Air Arabia Morocco aims to provide the most affordable air travel product with the highest level of quality and safety. The airline offers a wide range of destinations in Europe and Africa from multiple cities within the Kingdom, as well as more than ten domestic flights.



Founded in 1989, France Car is the company that holds the SIXT franchise in Morocco, a global leader in car rental operating in more than 115 countries. The company offers private and business customers a wide range of vehicles for short, medium, and long-term rentals. With a network covering the main cities and airports of the Kingdom and the expertise of an international leader, Sixt Morocco is committed to providing a safe and flexible mobility experience along with a fully digitalized customer journey.



Real Estate



Taking advantage of its unique location in Tangier Bay, this exceptional urban and architectural project offers a genuine mix of purposes, serving both primary and secondary residence needs in a space where nature holds a special place.



As a label of the intermediate real estate of the Group, it focuses on implementing ambitious real estate projects throughout the Kingdom, making every effort to provide a pleasant and sustainable living environment for the largest number of Moroccans.



Peacock Investments launched its first project in Senegal in 2013, called 'Cité des Fonctionnaires', which involves the construction of 2850 economic villas on a 72-hectares in the region of Dakar.



Thank you
for your attention!

www.holmarcom.ma



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