



CIBP ACTIVITY REPORT

— 2020 —



Mr. Alain DECLERCQ

President

As said last year in these few lines, 2019 was the year of the revival for CIBP after some years of uncertainty. The links with the members were strengthened and many new projects were launched.

At the beginning of 2020, the world was struck by the COVID-19 pandemic and the different lockdowns and restrictions. No one could imagine the entire world on this unprecedented "stop mode"! It was hard for individuals as well as for our institutions, but we all made great efforts to adapt, to be agile and innovative to find solutions for our families, employees and clients. By the summer, things were improving slowly, in Europe at least, and we all thought that we would quite soon live normally again. We were light years away from imagining that it would last for so long...and it is not over yet!

Our hopes are focused on the vaccines but, because of the potential virus variants, we have no precise idea when this will be over!

For CIBP, the impossibility to travel is really a game changer. Members couldn't meet and exchange as usual. We had to cancel the LINK modules, the Executive Committee meeting and the 70th anniversary celebration. So CIBP had to find ways of staying in touch with its members and continuing the projects initiated: so, did we! For example, we organised the 1st module of the 14th cycle of LINK online with ADG, Germany. The second one, scheduled in Belgium, was also organised online in March 2021. Despite the high interest of the content, we are aware that the "human" aspect, the experience sharing between participants are clearly not the same: we keep hoping that they can meet physically very soon at the next Alumni Days event!

So be safe and thanks again to Mr. Almada (CIBP vice-President and SICOOB President) and his Brazilian teams for their strong support during the last year. Good luck to them for the next President mandate, I hope they will have three "easiest" years that I had!

Mr. Marco Aurelio ALMADA

Vice-President



Another year has passed, and we are still living in times that demand adaptability. That was the spirit of the CIBP team's work in 2020 - and it remains. The team, led by Valeria, showed me that "when committed to the purpose, we can do a better deliver" - even if the final product is different from planned. I appreciate the merit of having been able to collaborate with the activities headed by Mr. Declercq, who accepted the difficult mission of leading us so suddenly.

In the name of our common goal, I ask to see CIBP as a reference in networking, agility, and technique - that we engage because together, we can make a difference.

Ms. Valeria Rutgers

Secretary General



2020 was a year to reflect on what is important, listen to what emerges, and consider what we have to offer. This is valid for all of us, not only on a private but also on a professional level.

Within CIBP, after seven decades establishing best practices exchanges primarily by inviting our members to meet and discuss at a member country location, CIBP staff and CIBP members colleagues had to connect (more) virtually. The meetings needed new ways of preparation and connections.

In 2020, we can thus say that CIBP collected some new anecdotes next to thousands of stories related to diversity, community, values based much more on inclusion and non-economic business. CIBP had to think on a new way of representation and engaging its members. We therefore also thank our Ambassadors and Members who took time during the hectic moments of "managing in times of crisis" to work

together by sharing ideas, initiatives and welcoming mutual support.

We consider even more today the employees of our member banks as our colleagues who believe in care, ambition, and learning from each other. The Global Network Program and the 11 SPARKs given by our Members are regular activities that allowed us to continue promoting CIBP Members' actions in their respective countries, presenting themselves as a guiding force of inspiration.

Next to facilitating common grounds, events, and projects, we believe these examples of strength nurture the increasing and reliable CIBP network and build-in to move forward shaping the Confederation's future. In the hope, you and your loved ones are well,

Kind regards from the CIBP Secretariat Team.

INSTITUTIONAL

The Confédération Internationale des Banques Populaires (CIBP) is the first international organization that brings together Popular and Cooperative banking players from five continents. Since 1950 we share insights, take great care of our trusted business network, inspire strategic & cutting-edge thinking, and conduct research around the globe.

In 2020 CIBP celebrates 70 years of its foundation. A birthday video was sent in June to all members.



In 1949, Pierre Montfajon (President of Crédit Populaire de France) had a European vision of the role that the Banques Populaires could play, so he set up the International Confederation of Credit Populaire (CICP) and became its President. The idea for Popular banks to confederate was thus precursor of the European Union.

Big thank you to the inspiring presidents and other leaders who reinforce the best practices to be put in place to better serve their stakeholders.

Cooperative and popular banks members are the ones still today to uplift the self-help and social responsibility values, and to develop their region and local businesses.

They highly contribute to the ideals of the cooperative business model as an answer to the economy. In the new era, CIBP stays relevant in the promotion of popular banks cooperative values and achievements worldwide.



VALERIA RUTGERS
GENERAL SECRETARY



XAVIER GOMILA
PROJECT MANAGER
UNTIL AUGUST 2020



BRIGITTE COLMER
OFFICE MANAGER

we continued with the implementation of our action plan focused on Technological Innovation and Social Acceptance, and that it is divided into 4 main pillars:



WE INSPIRE

Discover and share in a common platform stories that make us proud to be a cooperative bank;



WE SHARE

Run Innovation SPARKS to connect members and fire up discussions within CIBP network;



WE CO-CREATE

Run innovation SPRINTS to engage specialists of CIBP members, so we uplift the community;



WE BELONG

Make clear how to engage with CIBP and the benefits of participating.



WE INSPIRE

The pillar **WE INSPIRE** is a space to raise awareness about the positive impact cooperative and popular banks have on society. Our community has a pioneer spirit that puts us on the edge of an innovative business model and inclusive decision making. That's what inspires all of our members. Through the distribution of inspiring content on our website and newsletter shared from all members, we aim to bring our associates, future associates and strategic partners closer to what we believe and make.

We included a section for each of our pillars with the intention to be a generator of original content and share it with the CIBP community.

We continued sharing in our website and newsletters, video material that reflects the values and principles of cooperative banks.

WE SHARE

SPARKS

In the pillar **WE SHARE** we implemented the concept of **SPARK**.

SPARKS are monthly online conversations where we invite a specialist from a member bank to share his/her views on a specific topic or project. During the event, CIBP facilitates and moderates the exchanges and interactions with all the participants.

After the session, the recording of the Member's presentation is edited in a video format and is shared on our website.

So, besides the session itself, we are creating a product that can be viewed by any member at any time. CIBP Members submit the topics as they have marked them as priorities in their respective agendas.

The objective is to share valuable information and expertise on one hand, and to create a feeling of community among our members on the other hand.

In 2020 we have organized a total of 11 SPARKS with a participation that ranges between 20 to 50 employees coming from the CIBP network.

The topics that we have addressed are:

SICOOB'S CONNECTION - YOUTH ATTRACTION STRATEGY, January 16, by Debora Ingrisano, Marketing Manager, SICOOB, Brazil;

PARTNERSHIPS & DIGITAL ECOSYSTEM - BPCE & FINTECH: A WIN-WIN SITUATION, February 10 by Stéphane Hannache, Digital Ecosystem Partnerships Manager – Digital & Data, BPCE, France

GENERAL DATA PROTECTION: IMPLEMENTATION CHALLENGES, March 27 by Carla Castro, Cybersecurity Manager, Sicoob, Brazil

COVID-19 SCENARIO, March 31 by Rodrigo Araujo, Manager, Sicoob, Brazil

IT AGILITY AND COOPERATIVE SUPPORT TO MEMBERS IN TIMES OF CRISIS, April 28 by Laurent Bourguignat, Head of Strategy, Pascal Krug, Director of Transformation and Customer-Collaborative Experiences, François Batiot, Head of Innovation Lab, Banque Populaire Val de France, and Fédération Nationale des Banques Populaires, FNB, France

SUSTAINABILITY IN THE BANKING SECTOR: INSIGHTS FROM DZ BANK AG, June 2, by Dr. Nicole Schmidt, Advisor of the Office of the Board, DZ BANK AG, Germany

HOW BANQUE CENTRALE POPULAIRE OPEN INNOVATION IS EVOLVING TO ACCELERATE COLLABORATION WITH STARTUPS, July 20, by Zineb Baiz, Head of Innovation & Partnership, Sara Lakhdar, Activity Manager, and Chems-Eddine Berrada, Innovation Officer at Banque Centrale Populaire, Morocco

CRISIS MANAGEMENT AND BUSINESS CONTINUITY, September 24, by Diana Carolina Martínez Beltrán, Risk Analyst, Banco Cooperativo Coopcentral, Colombia

DEVELOPMENT INTERNATIONAL DESJARDINS (DID) - 50 YEARS OF COMMITMENT AND INVESTMENT IN INTERNATIONAL DEVELOPMENT, October 29, by France Michaud, Director of Communications, Desjardins, Canada

DATA ANALYTICS JOURNEY, November 24, by Jonathan Fell, Data Scientist, DZ BANK AG, Germany

DIGITAL IMPACT ON THE GROWTH OF COOPERATIVE MEMBERS, December 17, by Christian Patiño, Chief Digital Officer, and Rubén Ulloa, Corporate Development Manager, Coopeuch, Chile

WE CO-CREATE

In the pillar **WE CO-CREATE** we implemented the concept of **SPRINTs**.

SPRINTs are a collaborative set of reports on innovation and technological topics where we invite our member banks to contribute with relevant information on specific subjects or projects they are working on. The purpose is to capture valuable knowledge from the perspective of different member banks and transform it into a meaningful report available to the CIBP community.

The reports are distributed via our newsletter, website and email distribution list.

In 2020, we published 2 **CIBP SPRINTs**

1.

Leading in an uncertain future - From Chaos to Strategy Implementation

Understanding the impact of Covid-19 for Cooperative Banks

2.

How to create value from data

A Strategic approach to maximize value to Cooperative members

The pillar **WE BELONG** is a roadmap to turn our confederation into a community by a shared purpose, rooted in coop values and on an inspiring vision. A community, better than any organization, can leverage the network effect by expanding our collaboration with other organizations that share our values and principles

During the year, we successfully dynamized the group of CIBP Ambassadors.

The Ambassadors are the link between the Executive Committee members and CIBP General Secretariat in order to have regular contacts with our member banks and align the CIBP activities with the priorities of our members.

Since the creation of the CIBP Ambassadors group, we experienced a better and more direct connection with our members. We consider that only with genuine engagement and input from our Ambassadors we can design relevant activities for our Confederation. Therefore, understanding their needs and inviting them to share their views turned out an essential part of our communication with them.

CIBP Ambassadors:



Claudio Cauzillo
Head of Digital Business
Banco Credicoop



Carlos Orella
Manager Strategic Planning
and Customer Experience
Coopeuch



Victoria Pagowski
Regulatory Affairs - Head of
Banking Regulation
ÖGV



Ronny Ramirez
Manager Operations
and Technologies
Banco Cooperativo Coop Central



Cristelle Julien
Senior Executive
Assistant of the President
Banque CPH



Laurent Bourguignat
Head of Strategy and Development
(until August 2020)
FNBP



Rodrigo Araujo
Innovation and Market
Analysis Manager
Sicoob



Nora Kemper
Senior Referent General
Secretariat of the Board
of Managing Directors
DZ BANK AG



Sébastien Proulx
Proulx Director Government
and Institutional
Groupe Desjardins



Zineb Said Alami
Director in charge Management
of Structures and Careers
Banque Centrale Populaire du Maroc

CIBP LINK

In a nutshell, CIBP LINK enables professional knowledge transfer and offers a platform for discussion for concrete solutions on management culture, strategic development, innovations in financial and cooperative performance, social and economic trends.

Leadership skills as well as personal development are also key for the participants who benefit of a unique peer-to-peer and cultural rich environment. During the cycle, participants evolve and can assess their learnings in a trusted group dynamic.

Specific training tools and renowned speakers complete the training.

**We are inspired by our
stories of transformation
through cooperative banking
values and principles to
leverage meaningful and
collaborative innovation.**



13th
2019-2020

CIBP LINK Training programme

In January 2020, the participants of the 13th CIBP LINK 2019/2020 cycle went to Santiago de Chile for the "Leadership " module.

The new Chilean member, COOPEUCH, who joined CIBP during the CIBP Executive Committee held in Brussels in March 2019, hosted the CIBP LINK training program for the very first time.

The 13th CIBP LINK module on Innovation which was to be held in Paris in March 2020 was cancelled due to sanitary restrictions.

However our French member will host the innovation module for the 15th CIBP LINK cycle in March 2022.



14th
2020-2021


CIBP LINK Training programme

The 14th CIBP LINK 2020/2021 cycle has been maintained by offering a virtual program for the first time. With the great support of our members to the CIBP LINK training programme in these particular times, we have registered 15 participants!

The "Strategy" Module was provided by the long-standing partner the Academy of German Cooperatives (ADG) located in Montabaur, Germany.

For the year of 2021, and considering the current global health crisis, the 2 modules on Innovation and Leadership are to be held ONLINE.

Bonding as from this first experience, the 15 participants coming from Belgium, Brazil, Canada, Chile, France, Germany and Morocco share their cooperative banking business model and had the chance to work together on Strategic Design thinking in Times of Transformation and leading in times of crisis.



**You can download our
overall CIBP LINK training
programme brochure here**





CIBP LINK BOARD

CIBP LINK BOARD is also an opportunity to expand the existing network of CIBP members by offering them the strengths of the CIBP LINK training program, i.e. offering a complementary and multicultural learning immersion, and a platform to share the responsibilities of cooperative governance for the attention of the members of the Board of Directors of popular banks and cooperatives.

This experience strengthens the cooperative DNA of CIBP Board members and allows them to identify the common denominator between the cooperative values of all members.

The members of the respective Board of Directors have thus the opportunity to (re)present, according to their national realities, their own environment, local developments in balance with their expertise, their know-how and their needs. Their local role is key.

In 2020, the edition had to be unfortunately cancelled because of the current health crisis. Guests to the CIBP LINK BOARD program receive a yearly invitation for their session on the occasion of the annual CIBP Executive Committee meeting to take place on-site. Another CIBP LINK Board meeting will hopefully be organised as soon as possible.

Members also have the option of submitting regularly a list of Directors and Board members, who would potentially be interested in participating.



CIBP LINK Executive Education Programme

In 2020, CIBP worked on offering a cutting-edge training program welcomed by partner universities.

The objective of its creation is to offer the leaders of the various banks that are members of the CIBP network, as well as more broadly to potential new members and non-members of other cooperative organizations, an exceptional opportunity to bring the cooperative reflections to the Academic world and top-level Universities.

The "New Leadership and Cooperation for Change" program is a one-year senior management training program, with a hybrid approach (online and face-to-face), which brings together 4 world-class universities from 4 different countries.

The partner universities are:

INSEAD (France and Singapore), one of the 3 largest business schools in the world.


Nova SBE (Portugal), number 1 in Portugal, ranked in the top 25 in Europe and in the top 45 in the world according to the Financial Times.

Fundação Dom Cabral, FDC (Brazil), 14th consecutive year, the Financial Times ranked FDC as the first business school in Latin America and the 10th best business school in the world.

There is currently no other program like this on the market.

This program also brings great added value to participants for career development.

It is a certified executive training program, which offers a tremendous opportunity for career development for management members of CIBP member institutions.





CIBP GLOBAL NETWORK

This new program was initiated in the **CIBP Ambassadors Meeting** in May 2020 by our Brazilian member, Sicoob. The goal of this program is to create a network within the cooperative banking world of CIBP by practicing language skills. Languages offered are those of our current members: English, German, French, Portuguese, Spanish. The program is targeted for CIBP's members employees of all levels and raises awareness of being part of something bigger; learning about different cultures and getting to know more about other cooperative banks in different parts of the world.

The group is divided into pairs and each pair organizes 3-4 online sessions per month. The group gathers once a month to get a wider overview of the other participants, institutions and countries. In some of the group meetings,

selected pairs gave insights into interesting topics that they wanted to share with the rest of the group, such as: current challenges in their respective countries, female representation in the cooperative banking world, etc.

CIBP managed to have a pilot cycle and the first official cycle in 2020 with each 26 participants coming from 6 members. The feedback was very positive; the participants enjoyed most the cultural exchange, creating a cooperative link with a colleague from another cooperative bank from a different part of the world and improving and practicing of language skills.

The CIBP Global Network Program is now in its 2nd cycle (May 2021) with 72 participants coming from 8 members!

MEMBERS

**In 2020 CIBP has members in
10 different countries. Each one is
part of an international hub of
experiences and shareable value.**

Argentina

Banco Credicoop Cooperativo Limitado,

has turned after 2001 into the second private bank in Argentina. It is the most important cooperative bank in Latin America.

Banco Credicoop Cooperativo Limitado is a cooperative bank owned by its members, democratically managed. It is heir and follower of the valuable principles implemented by the cooperative credit institutions since the beginning of the 20th century.

Our leading task is to provide efficient and quality financial services to our members, with special emphasis on credit assistance to small and medium-sized enterprises, cooperatives, social economy enterprises, and individuals, located both at large urban centers, and small populations in our country. Deposits raised are directed with priority towards financing in the same location.

We are committed to the national economic progress, and the construction of a solidary society with a more equitable distribution to secure a life with dignity for all Argentines.

Austria

Volksbank Wien AG; Volksbank Group Ihre Hausbank!

Volksbank Wien AG is an Austrian cooperative bank and the central organization of the Association of Volksbanks.

Established in 2001, VOLKSBANK WIEN AG operates as a regional universal bank, foreseeing a broad range of retail banking products and services to private individuals and companies. Since July 2015, VOLKSBANK WIEN AG offers its retail banking products and services online via its registered trademark, LiveBank. It also provides cash management, business card processing, mortgage, and estate settlement services.

ÖGV Österreichischer Genossenschaftsverband

Österreichischer Genossenschaftsverband (Austrian Association of Cooperatives) is the service and audit organization of Volksbanks and commercial goods and service cooperatives in Austria. The tasks include providing legal and economic advice to its members as well as representing their interests at national and European level



Belgium

CPH Banque

La volonté de réussir ensemble.

CPH Banque is a Belgian local bank. Its headquarters are located in Tournai, Belgium. It counts 28 points of sales in the French-speaking part of the country.



Brazil

Sicoob, Brazil's Credit Cooperative System

Sicoob is composed of 382 singular cooperatives (public direct services), 16 central cooperatives (administrative operation centralized), and the Centro Cooperativo Sicoob (Sicoob's Cooperative Center - CCS) - which includes a national confederation and a cooperative bank, as well as a card processor and card brand, consortium administrator, private equity, insurance company, and an institute, focused on social investment.

The Sicoob chain is the second-largest financial institution operating in the country, with more than 3,400 branches. By this structure, the cooperatives of Sicoob can offer to the members all services of a current account, credit, investment, cards, retirement plan, consortium, insurance, bank collection, payments, among other financial solutions. Present in all Brazilian states and the Federal District, Sicoob has more than 5 million members.



Canada

Desjardins Group

Desjardins vous accompagne

Founded in 1900 in Lévis (Québec) by Alphonse Desjardins, Desjardins Group is the largest association of credit unions in North America and the leading cooperative financial group in Canada with assets of CDN\$350 Billion. To meet the diverse needs of its 7 million members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms, and subsidiaries across Canada. Ranked among the World's Strongest Banks, according to The Banker magazine, Desjardins has one of the highest capital ratios and credit ratings in the industry.



Chile

Coopeuch, Cooperativa de Ahorro y Credito

#CooperandoSomosMás

Founded in 1967 by a group of employees from the Universidad de Chile, with the purpose to satisfy the financial needs of its members, in a time of booming of the cooperative business model.

Coopeuch is the biggest credit union in Latin America, ranking first in market share in Chile with a wide margin since its foundation.



Colombia

Banco Cooperativo CoopCentral

CoopCentral is a Colombian financial cooperative with 17 branches around the country, reportedly has received approval to become a cooperative banking institution.



This will provide for stricter governmental oversight of the bank and allow CoopCentral to use the national clearinghouse to transfer money to and from other banks in the clearinghouse's network.

CoopCentral ambition is to be by 2020 the only bank, owned and cooperative in nature, at the specialized service of the solidarity sector, positioned as a leader in the provision of financial products to the solidarity sector, its associates and customers, through a network of 800 efficient integrated offices and competitively.

Furthermore, CoopCentral is oriented towards sustainability and the consolidation of solidarity entities, their associates and customers.



France

A universal cooperative banking model serving customers and the economy

BPCE Group

Groupe BPCE, the second largest banking group in France, carries out all banking and insurance businesses. It relies on two networks of cooperative and autonomous banks: on one side the network of the 14 Banques Populaires and on the other side the one of 15 Caisses d'Epargne, owned by 9 million members.

A major player in France in retail banking and insurance with the two large networks Banque Populaire and Caisse d'Epargne as well as with Banque Palatine and Oney, the Group also deploys management businesses at a global level, with Natixis. of assets, large clientele banking and payments.

Banque Populaire Additionner les forces. Multiplier les chances.

Resolutely cooperative and innovative, Banque Populaire supports, in a lasting and close relationship, all those who live and do business in each region.

The Banque Populaire banks are the leading bank for SMEs (small and medium-sized enterprises) in France.



Germany

DZ BANK AG Bank on Germany

DZ BANK is the second largest bank in Germany with 595 bn EUR total assets and is also the central institution for more than 800 co-operative banks in Germany.

Its task is to support the work of the local cooperative banks and to boost their competitiveness. It is also active as a corporate bank and is the holding company for the DZ BANK Group. With their strong brands, the companies of the DZ BANK Group constitute key pillars in the range of financial products and services offered by the cooperative financial network. The DZ BANK Group sets on its strategy and range of services for the cooperative banks and their customers through its four strategic business lines – Retail Banking, Corporate Banking, Capital Markets, and Transaction Banking.

The combination of banking, insurance, home savings, and personal investment products and services ensures that the cooperative banks in Germany are able to offer their clients a comprehensive range of outstanding financial services.

BVR Bundesverband der Deutschen Volksbanken und Raiffeisenbanken

The National Association of German Cooperative Banks (BVR) is the umbrella association for the cooperative banking sector in Germany.

For more than 150 years, cooperative banks have been combining financial success with social responsibility. The reason for establishing cooperatives was to achieve more by voluntarily joining forces and in doing so to strengthen the independence of the individual.

BVR works to ensure the actions of institutions do not block or restrict individuals but instead strengthen their self-determination and motivate them to take their own action. This is the area in which the BVR acts as the mouthpiece for its members at national level. Local cooperative banks apply this approach through their membership of the BVR and take it to grassroots level through their local activities. Our annual report on corporate citizenship in the Cooperative Financial Network gives an insight into the wide variety of activities that we undertake.



Morocco

Banque Centrale Populaire du Maroc Grandir. Ensemble.

The first Banque Populaire banks of the cooperative type and with a regional vocation were created at the end of the 20s of the last century in the main cities of the Kingdom.

BCP Group is a cooperative structure, reflected by the cross-participation between Banque Centrale Populaire (BCP), the central entity of this organization, and the 8 regional banks. In this structure, BCP plays a central role with two essential tasks: development of its own banking activity offering medium or small, artisanal, industrial or service business and management of the support functions of regional popular banks. Faithful to its entrepreneurial spirit, Crédit Populaire du Maroc has drawn inspiration from a cooperative and mutualist model that reflect its culture, carry its vision, translate the commitments for the economic and social development of Morocco to all the needs of its customers and strengthen the network of agencies in Morocco and abroad, subsidiaries and foundations. Currently, the Group is present in 32 countries in the world, including 18 sub-Saharan Africa countries.

Our Members in a few figures



	Total Assets (in € bn)	Total deposits from customers (in € bn)	Total loans to customers (in € bn)	Market share loans	Net profit after taxes (in € m)	Number of employees	Number of clients	Number of members	Number of local banks	Number of of branches
Argentina	4.1	3.0	0.7	1.96%	346	4,982	2,291,323	1,088,104	N/A	274
Austria	29.4	22.2	21.3	4.38%	20.0	3,362	1,046,303	N/A	9	249
Belgium	2.94	2.57	1.95	N/A	15,6	216	118,245	31,093	N/A	28
Brazil	24.7	16.8	15.5	5.50%	506,4	43,658	N/A	5,095,678	3,283	372
Canada	199.7	127.9	134.5	38% (residential mortgages)	1,712,9	47,849	7,000,000	7,000,000	2338	905
Chile	2,491	999	1,884	7.15%	73	1,992	506,755	921,017	N/A	81
Colombia	0.3	0.2	0.2	N/A	0.8	333	17,808	602	N/A	14
France BPCE GROUP	N/A	522	613	22%	1,745	100,000	36,000,000	9,000,000	29	N/A
France BANQUE POPULAIRE NETWORK	N/A	323	260	10%	1,377	30,500	9,500,000	4,700,000	14	N/A
France CAISSE D'EPARGNE NETWORK	N/A	477	316	12%	1,577	33,900	18,200,000	4,500,000	15	N/A
Germany	1,384	880	845	25%	7,046	174,300	30,000,000	18,600,000	841	9,344
Morocco CONSOLIDATED	40.2	30	23.1	22.6% in Morocco	111,1	18,000	8,539,991	358,523	8	1,433



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