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EQUITY

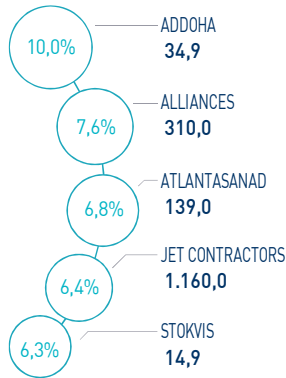
17 OCTOBER 2024

MARKET INSIGHT

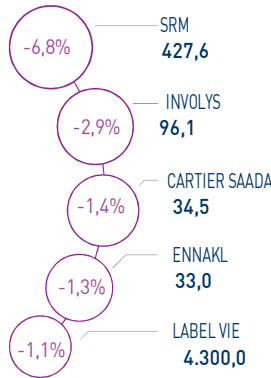
 MASI 14.125 pts	 MSI20 1.136 pts	 CAPI 730 MAD Bn	 VOLUME 266 MAD Mn
↗ Daily 2,10%	↗ Daily 2,15%	↗ High 745	MC 266
↗ YTD 16,81%	↗ YTD 14,79%	↘ Low 628	MB -

THE DAY IN REVIEW

TOP PERFORMERS



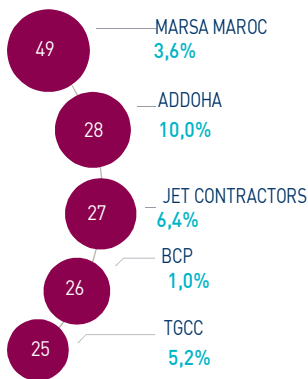
BOTTOM PERFORMERS



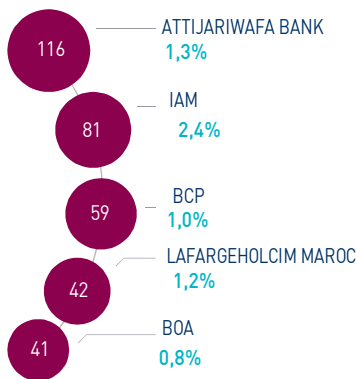
At the end of today's trading session, the MASI index recorded a significant increase of +2.10% to 14.124 points. In this context, the YTD performance of the market stood at +16.81%.

Addoha topped the highest increases recording a gain of +10.0%. In the opposite, SRM displayed the strongest decline, down -6.8%.

MOST ACTIVE (MAD Mn)



LARGEST CAP (MAD Bn)



Volume traded on the central market settled at MAD 266 Mn, driven by Marsa Maroc, Addoha and Jet Contractors which monopolized 39% of the total flow.

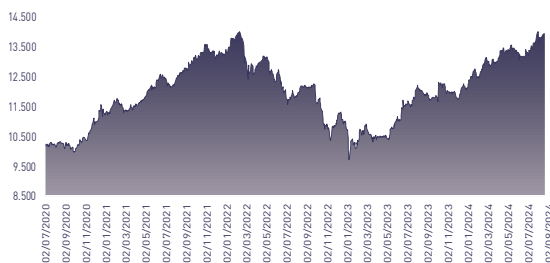
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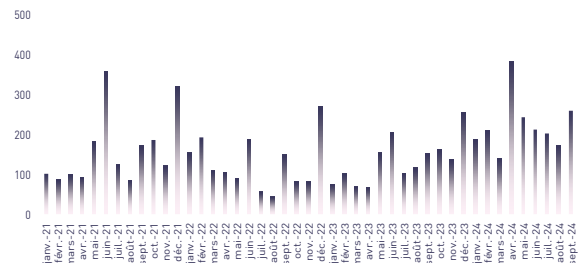
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MASI INDEX EVOLUTION (pts)



ADV- MONTHLY BASIS VOLUME (MAD Mn)



KEY ECONOMIC RELEASES/EVENTS OVER THE WEEK

| Oct. 17th | 2024
At the end of September 2024, treasury ordinary revenues rose by 12.2% to MAD 261.9 Bn. Expenses amounted to MAD 297.4 Bn, up 11.8%.

| Oct. 17th | 2024
According to HCP, the Household Confidence Index stood at 46.2 pts in Q3 2024, almost stable compared to the previous quarter and down 0.3 pt year-on-year.

| Oct. 16th | 2024
As of October 15th 2024, reserves of the country's main dams reached 4.9 billion m3, i.e. recording a filling rate of 29%.

| Oct. 14th | 2024
According to the National Fisheries Office, landings of inshore and artisanal fishery products rose by 2% at the end of September 2024.



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DAILY STOCK ON OCTOBER 17th, 2024

17/10/2024	Close	Day	YTD	Max 2024	Min 2024	Quantity	P/E 23R	P/B 23R	D/Y 23R
Addoha	34,86	9,97%	143,27%	39,30	14,83	814.099	N.S	1,6	0,0%
AFMA	1.185,0	0,00%	-1,25%	1.279,0	1.160,0	1	19,8	23,4	4,6%
Afric Industries	305,0	0,00%	-8,94%	346,8	302,0	527	19,9	2,0	6,6%
Afriqueia Gaz	3.835,0	-0,13%	-4,13%	4.300,0	3.780,0	235	27,4	4,4	3,7%
Agma	6.900,0	0,00%	8,15%	7.500,0	6.289,0	0	21,8	10,2	4,0%
Akdital	1.011,0	2,64%	103,83%	1.110,0	496,1	18.055	N.S	10,4	0,6%
Alliances	310,00	7,64%	168,40%	325,00	123,50	40.725	28,3	2,0	1,0%
Aluminium du Maroc	1.369,0	0,00%	0,00%	1.579,0	1.320,0	28	N.S	2,6	6,6%
Aradei Capital	503,0	1,41%	13,03%	552,0	441,0	9.350	20,8	1,2	4,1%
AtlantaSanad	139,0	6,84%	9,45%	152,0	121,0	1.518	1,3	0,2	4,1%
Attijariwafa bank	539,9	1,29%	17,37%	555,0	462,5	18.705	15,5	2,0	3,1%
Auto Hall	68,50	0,74%	1,11%	81,50	63,00	3.650	35,5	2,1	2,9%
Auto Nejma	2.068,0	0,00%	-16,28%	2.470,0	1.945,0	0	13,4	1,8	4,5%
Balima	230,0	0,00%	24,32%	235,2	185,0	0	N.S	3,2	2,4%
BCP	292,0	1,02%	6,16%	316,0	275,0	90.703	17,1	1,5	3,4%
BoA	189,5	0,80%	5,57%	205,5	180,0	15.470	15,1	1,5	2,1%
BMCI	575,0	0,00%	6,48%	650,0	548,8	5	44,6	1,1	3,1%
Cartier Saada	34,50	-1,40%	56,82%	41,00	21,82	256	N.S	1,3	0,0%
CFG Bank	185,0	4,23%	30,74%	195,5	146,0	29.062	39,0	3,9	1,8%
CIH Bank	404,0	1,25%	14,92%	430,0	333,0	2.840	17,4	1,8	3,5%
Cimar	1.790,0	4,07%	6,55%	1.887,0	1.677,0	1.001	26,0	7,5	3,9%
CMT	1.615,0	2,22%	48,17%	1.720,0	988,0	165	16,7	3,6	0,0%
Colorado	51,19	0,37%	10,09%	56,97	44,17	1.327	21,4	2,5	4,4%
Cosumar	196,0	2,08%	0,51%	201,4	180,1	17.547	18,4	3,1	5,1%
Crédit du Maroc	940,0	0,00%	17,94%	950,0	797,0	0	20,3	1,6	3,6%
CTM	669,9	0,00%	17,51%	695,0	570,1	0	13,0	2,5	2,2%
Dari Couspate	3.478,0	0,00%	8,69%	3.808,0	3.200,0	0	29,5	3,0	3,5%
Delattre Levivier	40,00	0,00%	0,00%	40,00	40,00	0	N.S	N.S	0,0%
Delta Holding	54,96	2,16%	54,82%	59,90	36,00	1.636	25,5	2,0	2,7%
Diac Salaf	26,25	0,00%	0,00%	26,25	26,25	0	N.S	N.S	0,0%
Disty Technologies	219,0	-0,45%	14,42%	268,2	187,0	1.215	11,6	1,3	6,8%
Disway	669,0	2,84%	2,92%	734,0	650,0	113	19,3	1,9	5,2%
Ennaki	33,00	-1,26%	6,45%	37,40	31,14	161	7,6	1,3	6,5%
Egdom	1.084,0	0,00%	9,81%	1.240,0	990,0	0	20,3	1,2	5,1%
Fenie Brossette	106,00	1,63%	12,38%	124,95	85,10	1.014	21,2	1,2	0,0%
HPS	585,0	1,74%	-5,95%	624,6	495,5	15.698	43,4	6,1	1,2%
IAM	92,0	2,45%	-8,00%	105,3	87,3	59.972	15,3	4,7	4,6%
IB Maroc	35,00	0,20%	69,08%	42,56	20,11	100	N.S	N.S	0,0%
Immorrente	91,5	0,55%	-1,67%	96,7	90,9	1.699	19,3	1,0	5,7%
Involys	96,1	-2,93%	9,20%	114,0	83,0	224	N.S	0,4	0,0%
Jet Contractors	1.160,0	6,42%	354,90%	1.205,0	255,0	23.465	N.S	3,3	0,6%
Label Vie	4.300,0	-1,15%	2,38%	4.750,0	4.118,0	900	24,5	4,0	2,3%
LafargeHolcim Maroc	1.801,0	1,18%	-6,20%	2.074,0	1.780,0	505	27,3	3,7	3,7%
Lesieur Cristal	280,0	1,82%	3,70%	300,0	256,2	51	N.S	4,4	0,7%
M2M Group	506,3	0,00%	-18,21%	619,0	423,5	0	N.S	3,1	0,0%
Maghreb Oxygène	225,0	0,00%	-2,17%	233,0	195,0	4	19,2	0,6	1,8%
Maghrébail	935,0	0,00%	2,75%	999,0	902,5	0	10,1	1,2	5,3%
Managem	2.719,0	1,08%	54,49%	2.870,0	1.730,0	2.078	N.S	3,5	1,1%
Maroc Leasing	370,0	0,00%	2,78%	420,0	356,0	0	9,9	0,9	3,8%
Marsa Maroc	430,1	3,63%	54,69%	472,0	270,0	113.827	37,0	12,6	2,0%
Med Paper	20,75	3,75%	1,27%	26,60	18,50	2.061	17,4	3,8	0,0%
Microdata	630,0	0,62%	5,00%	695,0	600,0	24	18,5	5,8	5,4%
Mutandis	300,0	0,33%	20,00%	313,0	248,0	2.585	24,6	2,8	3,5%
Oulmès	1.315,0	0,00%	-2,52%	1.449,0	1.261,0	0	40,7	3,7	1,7%
Promopharm	1.009,0	0,00%	0,90%	1.150,0	900,0	0	17,7	2,1	0,0%
Rebab	104,45	0,00%	24,63%	111,10	65,71	0	N.S	0,8	0,0%
RDS	75,62	5,17%	248,48%	100,00	22,48	71.829	N.S	0,5	0,0%
Risma	218,0	-0,39%	5,31%	264,1	190,0	753	12,8	2,4	2,8%
S2M	207,0	3,50%	15,00%	274,0	155,6	70	15,4	2,7	0,0%
Sanlam Maroc	1.850,0	-0,05%	42,42%	2.090,0	1.132,0	19	13,6	1,4	4,2%
Salafin	570,0	0,00%	9,62%	630,0	480,8	0	19,7	2,1	5,0%
Samir	127,8	0,00%	0,00%	127,8	127,8	0	N.S	N.S	0,0%
SBM	2.450,0	0,00%	8,55%	2.893,0	2.200,0	0	10,9	3,9	6,5%
SMI	2.192,0	0,55%	65,68%	2.422,0	1.311,0	16	21,3	2,7	3,6%
SNEP	490,0	5,83%	0,00%	650,0	460,0	6.163	N.S	1,7	0,0%
Sonasid	848,0	4,69%	28,48%	921,1	664,1	885	N.S	1,8	2,5%
Sothema	949,0	1,93%	-0,21%	1.055,0	912,0	187	26,0	4,6	1,8%
SRM	427,6	-6,83%	256,93%	677,0	93,5	94	N.S	0,8	0,0%
Stokvis Nord Afrique	14,94	6,26%	37,06%	18,00	10,23	5.671	N.S	N.S	0,0%
Stroc Industrie	51,99	3,98%	81,02%	67,50	25,50	20	N.S	N.S	0,0%
TAQA Morocco	1.549,0	1,91%	40,82%	1.596,0	1.100,0	8.627	35,2	5,7	2,3%
TGCC	401,0	5,25%	115,59%	424,0	188,0	62.957	35,0	8,6	1,9%
TotalEnergies Maroc	1.570,0	1,95%	35,34%	1.740,0	1.170,0	20	N.S	6,1	3,6%
UNIMER	174,9	0,00%	-1,19%	178,0	167,4	0	N.S	1,8	0,6%
Wafa Assurance	4.498,0	3,40%	12,45%	4.600,0	3.863,0	50	23,5	1,9	3,1%
Zellidja	126,0	0,00%	79,49%	179,9	70,2	0	N.S	1,4	0,0%
MASI	14.125,3	2,10%	16,81%	14.449,0	12.141,7	-	18,9	3,9	3,0%

Multiples reflect 2023 results reported to the current stock market capitalization



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H1 2024 FINANCIAL FIGURES

	Turnover			EBIT			Net Income (Group Share)			
	MAD Mn	H1 2024	H1 2023	Change	H1 2024	H1 2023	Change	H1 2024	H1 2023	Change
Maroc Telecom		18.260	18.399	-0,8%	5.935	6.052	-1,9%	2.943	2.935	0,3%
Cosumar		4.983	4.958	0,5%	685	658	4,2%	412	369	11,6%
SBM		1.115	1.208	-7,7%	119	188	-36,7%	75	112	-33,1%
Lesieur Cristal		2.711	3.039	-10,8%	131	89	47,2%	79	23	MAD +56 Mn
Mutandis		965	960	0,6%	104	81	28,2%	107	39	177,0%
Dari Couspate		400	428	-6,4%	32	22	45,6%	23	16	47,6%
Oulmès		1.370	1.165	17,6%	90	62	44,8%	24	21	15,3%
Unimer		570	623	-8,5%	-2	-9	MAD +7 Mn	-53	-45	MAD -8 Mn
Attijariwafa bank		17.023	14.605	16,6%	8.784	6.661	31,9%	4.906	3.614	35,7%
Bank Of Africa		9.572	8.377	14,3%	3.611	2.799	29,0%	1.942	1.414	37,3%
BCP		12.838	11.740	9,4%	4.565	4.167	9,6%	2.584	2.345	10,2%
CFG Bank		424	309	37,5%	140	91	53,7%	109	65	68,3%
Crédit du Maroc		1.606	1.426	12,6%	712	534	33,2%	391	286	36,8%
CIH Bank		2.333	2.219	5,2%	788	788	0,0%	442	413	7,1%
BMCI		1.887	1.695	11,4%	380	364	4,6%	211	217	-3,0%
SANLAM Maroc		3.535	3.493	1,2%	539	234	130,6%	376	208	80,7%
Wafa Assurance		7.100	6.533	8,7%	758	606	25,2%	643	550	16,8%
AtlantaSanad		3.096	3.085	0,3%	305	302	0,9%	250	245	2,0%
AFMA		159	144	10,6%	71	66	7,0%	46	41	14,4%
Agma Lahlou-Tazi		88	84	4,2%	49	48	0,8%	36	34	4,7%
TGCC		3.543	2.860	23,9%	409	213	91,8%	259	122	113,1%
Delta Holding		1.375	1.323	3,9%	170	137	23,5%	142	79	81,4%
SNEP		256	478	-46,4%	-35	5	MAD -39 Mn	-32	-21	MAD -12 Mn
Sonasid		2.437	2.543	-4,2%	52	56	-7,9%	21	19	12,7%
Colorado		282	297	-5,1%	34	29	16,9%	21	16	30,6%
Aluminium du Maroc		605	671	-9,7%	59	44	35,4%	23	5	MAD +19 Mn
Jet Contractors		1.380	991	39,3%	197	60	MAD +137 Mn	89	24	MAD +65 Mn
LafargeHolcim Maroc		3.691	4.130	-10,6%	1.460	1.468	-0,5%	756	826	-8,4%
Ciments du Maroc		1.999	2.159	-7,4%	661	666	-0,7%	433	438	-1,2%
Alliances		1.209	1.003	20,6%	243	230	5,6%	165	106	55,4%
RDS		92	254	-63,6%	2	14	-83,7%	-17	-8	MAD -9 Mn
Addoha		1.688	1.406	20,0%	319	148	116,1%	186	95	94,7%
Taqva Morocco		5.651	7.448	-24,1%	1.417	1.379	2,8%	526	458	14,8%
TotalEnergies Marketing Maroc		8.436	8.208	2,8%	604	175	MAD +429 Mn	406	97	MAD +309 Mn
Afrikaia Gaz		4.253	4.433	-4,0%	551	548	0,4%	353	349	1,0%
Label Vie		7.783	7.533	3,3%	304	302	1,0%	259	221	17,2%
Auto Hall		2.432	2.197	10,7%	131	57	130,5%	19	-12	MAD +31 Mn
Auto Nejma		1.319	1.088	21,3%	155	134	15,4%	81	87	-6,1%
Marsa Maroc		2.482	2.119	17,1%	1.074	769	39,8%	626	433	44,6%
Managem		4.408	4.182	5,4%	671	643	4,4%	259	305	-15,2%
CMT		281	275	2,1%	144	139	3,4%	93	91	3,1%
SMI		571	532	7,4%	156	66	135,4%	116	44	164,6%
Disway		842	924	-8,9%	47	58	-19,4%	35	39	-10,2%
Disty Technologies		247	291	-15,2%	15	16	-6,1%	10	12	-14,3%
HPS		553	545	1,6%	75	93	-19,5%	40	46	-12,3%
Microdata		555	550	0,9%	81	78	3,7%	61	53	16,0%
S2M		148	130	13,5%	10	12	-14,0%	7	5	29,4%
Involys		20	14	43,7%	2	-3	MAD +5 Mn	1	-4	MAD +5 Mn
M2M Group		55	33	67,9%	9	-15	MAD +24 Mn	6	-21	MAD +28 Mn
Maghrebail		197	165	19,1%	119	107	10,6%	68	63	8,1%
Maroc Leasing		127	180	-29,3%	73	83	-12,3%	42	46	-8,0%
Salafin		186	192	-3,3%	75	68	10,8%	42	39	6,8%
Eqdom		278	287	-2,9%	92	90	2,1%	62	56	10,3%
Aradei Capital		298	295	0,9%	183	185	-1,1%	76	74	3,2%
Akdital		1.249	828	50,8%	205	126	62,5%	113	67	68,6%
Sothema		1.328	1.184	12,1%	242	216	12,2%	164	152	7,7%
Ennaki Automobiles		1.104	1.047	5,5%	104	88	17,5%	88	68	28,8%
Promopharm		434	383	13,3%	44	43	3,8%	24	25	-4,6%
CTM		360	293	22,8%	0	11	-98,9%	12	19	-34,6%
Maghreb Oxygène		149	145	3,1%	3	5	-25,9%	8	9	-9,0%
Timar										
Balima		27	27	-3,1%	8	4	86,6%	5	2	MAD +4 Mn
Med Paper		49	56	-11,7%	6	6	-1,9%	4	3	16,8%
Afric Industries		20	19	5,8%	4	3	47,1%	2	2	38,2%
Immorente Invest		38	34	12,2%	24	22	9,8%	17	17	-3,1%
Fenie Brossette		343	307	11,7%	12	10	24,8%	8	7	10,8%
SRM		141	126	12,0%	-8	-6	MAD -2 Mn	-11	-9	MAD -1 Mn
Zellidja		343	307	11,7%	11	8	43,3%	3	2	71,9%
Rebab Company		0	0	0,0%	0	0	MAD 0 Mn	0	0	MAD +1 Mn
Stroc Industrie		49	49	0,5%	-2	-5	MAD +3 Mn	-7	-11	MAD +3 Mn
IB Maroc.com										
Stokvis Nord Afrique		69	83	-17,1%	-14	-9	MAD -5 Mn	-24	-33	MAD +9 Mn
Risma		597	594	0,5%	116	135	-14,0%	75	82	-8,8%
DLM										
Recurring Aggregate Market		156.015	149.703	4,2%	38.114	32.513	17,2%	21.261	17.482	21,6%





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2023 DIVIDENDS

Stock	DPS 2023	DPS 2022	Change	GM Date	Ex-Dividend Date	Date of payment
Addoha	0	0	-	25/06/2024		
AFMA	55	55	0,0%	11/06/2024	03/09/2024	12/09/2024
Africa Industries	20	20	0,0%	11/06/2024	16/07/2024	25/07/2024
Afrikaia Gaz	140	140	0,0%	21/03/2024	02/04/2024	16/04/2024
Agma	275	255	7,8%	29/05/2024	16/07/2024	25/07/2024
Akdital	6,00	3,25	84,6%	13/06/2024	31/07/2024	09/08/2024
Alliances	3,0	-	-	10/06/2024	11/07/2024	22/07/2024
Aluminium du Maroc	90	70	28,6%	25/06/2024	01/08/2024	09/08/2024
Aradei Capital	5,88	19,19	6,7%	28/06/2024	18/07/2024	29/07/2024
	14,59 [Extraordinary DPS]					
AtlantaSanad	5,7	5,5	3,6%	21/05/2024	20/06/2024	28/06/2024
Attijariwafa bank	16,5	15,5	6,5%	11/06/2024	10/07/2024	19/07/2024
Auto Hall	2,0	3,5	-42,9%	29/05/2024	20/06/2024	01/07/2024
Auto Nejma	94	110	45,3%	08/04/2024	23/05/2024	03/06/2024
		15 [Extraordinary DPS]				
Balima	5,5	5,5	0,0%	24/06/2024	16/07/2024	25/07/2024
BCP	10,0	9,0	11,1%	28/06/2024	19/07/2024	31/07/2024
Bank of Africa	4	4	0,0%	25/06/2024	17/07/2024	26/07/2024
BMCI	18	18	0,0%	28/06/2024	17/07/2024	26/07/2024
Cartier Saada	0	0	-			
Crédit du Maroc	34,2	27,0	26,7%	13/06/2024	09/07/2024	18/07/2024
CFG Bank	3,3	-	-	30/05/2024	11/06/2024	24/06/2024
CIH Bank	14	14	0,0%	13/06/2024	09/07/2024	18/07/2024
Cimar	60,0	60,0	16,7%	29/05/2024	02/07/2024	15/07/2024
	10 [Extraordinary DPS]					
CMT	0	60	-			
Colorado	2,25	2,0	12,5%	15/05/2024	06/06/2024	20/06/2024
Cosumar	7,0	7,0	0,0%	06/06/2024	11/07/2024	22/07/2024
	3 [Extraordinary DPS]					
CTM	15,0	25,0	-40,0%	10/06/2024	10/09/2024	23/09/2024
Dari Couspate	120	85	41,2%	28/06/2024	18/07/2024	29/07/2024
Delta Holding	1,5	1,4	7,1%	16/05/2024	10/07/2024	19/07/2024
Disty Technologies	15	10	50,0%	06/06/2024	09/07/2024	18/07/2024
Disway	35	35	0,0%	17/05/2024	25/06/2024	04/07/2024
Delattre Levivier Maroc	0	0	-			
Ennaki Automobiles	2,14	1,89	13,2%	19/04/2024	10/07/2024	19/07/2024
Eqdom	55,0	55,0	0,0%	30/05/2024	20/06/2024	01/07/2024
Fenie Brossette	0	0	-	25/06/2024		
HPS	6,8	6,0	13,3%	26/06/2024	17/07/2024	26/07/2024
IB Maroc	0	0	-			
Immorente	1,0	1,0	4,0%	04/04/2024	22/04/2024	30/04/2024
	2,2	2,0			11/06/2024	24/06/2024
	1,0	1,0			19/09/2024	30/09/2024
	1,0	1,0				20/12/2024
Involys	0	0	-	28/06/2024		
Jet Contractors	7,0	0,0	-	30/05/2024	09/07/2024	18/07/2024
Label Vie	96,75	86,38	12,0%	03/06/2024	20/06/2024	01/07/2024
LafargeHolcim Maroc	66	66	0,0%	23/05/2024	06/06/2024	20/06/2024
Lesieur Cristal	2,0	4,5	-55,6%	15/05/2024	26/06/2024	05/07/2024
M2M Group	0	0	-	26/06/2024		
Maghreb Oxygène	4,0	4,0	0,0%	21/03/2024	03/04/2024	16/04/2024
Maghrébaïl	50	50	0,0%	29/05/2024	06/08/2024	15/08/2024
Managem	30	30	0,0%	06/06/2024	20/06/2024	01/07/2024
Maroc Leasing	14	14	0,0%	10/05/2024	18/09/2024	27/09/2024
Maroc Telecom	4,20	2,19	91,8%	28/03/2024	03/09/2024	12/09/2024
Marsa Maroc	8,5	8,0	6,3%	25/06/2024	24/07/2024	07/08/2024
Med Paper	0	0	-	27/06/2024		
Microdata	34	25	36,0%	26/06/2024	15/07/2024	24/07/2024
Mutandis	10,5	8,5	23,5%	03/04/2024	27/06/2024	10/07/2024
TGCC	7,5	6,0	25,0%	07/06/2024	12/07/2024	23/07/2024
Oulmès	22,0	16,5	33,3%	14/05/2024	26/06/2024	05/07/2024
Promopharm	0	40	-	20/06/2024		
RDS	0	0	-	05/06/2024		
Rebab Company	0	0	-	24/06/2024		
Risma	6,00	0	-	20/06/2024	18/07/2024	29/07/2024
S2M	0	0	-	27/06/2024		
SANLAM Maroc	77	36	113,9%	06/06/2024	22/08/2024	30/08/2024
Salafin	14,25	13,50	5,6%	14/05/2024	27/05/2024	05/06/2024
	14,25 [Extraordinary DPS]	13,50 [Extraordinary DPS]				
SBM	160,0	145,5	-	07/05/2024	06/06/2024	20/06/2024
SMI	80	0	-	06/06/2024	20/06/2024	01/07/2024
SNEP	0	16	-	26/06/2024		
Sonasid	21	30	-30,0%	14/06/2024	12/07/2024	23/07/2024
Sothema	17	25	-32,0%	22/05/2024	21/06/2024	02/07/2024
SRM	0	0	-	14/06/2024		
Stokvis	0	0	-	10/05/2024		
Stroc Industrie	0	0	-	28/06/2024		
Taqa Morocco	35	35	0,0%	23/05/2024	20/06/2024	28/06/2024
Timar	0	0	-	28/05/2024		
TotalEnergies Marketing Maroc	56	56	-	06/06/2024	19/06/2024	27/06/2024
Unimer	1,0	1,0	-	27/06/2024	09/09/2024	20/09/2024
Wafa Assurance	140	130	7,7%	15/05/2024	11/06/2024	26/06/2024
Zellidja	0	0	-	24/06/2024		

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