

TAMWILCOM Holds Its 12th Board of Directors Meeting and Confirms Strong Business Momentum

Rabat, Monday, March 30, 2026 – The Board of Directors of TAMWILCOM, chaired by Ms. Nadia FETTAH, Minister of Economy and Finance, convened for its 12th session in Rabat. During the meeting, the Board reviewed the management report for the 2025 financial year and commended the institution's performance, marked by sustained business growth and a significant contribution to financing the national economy.

The Board also approved the new 2026–2030 strategic plan, JOSSOUR 2030, which reflects TAMWILCOM's ambition to strengthen its position as a key player in business financing. Driven by a renewed vision, the plan aims to expand access to finance, support the next generation of entrepreneurs, and further consolidate TAMWILCOM's role in promoting financial inclusion across all regions of the Kingdom.

During its deliberations, the Board reviewed the results for the 2025 financial year, which recorded overall business growth of approximately 8%. This momentum translated into the mobilization of more than MAD 54 billion in financing, supported by a commitment volume of MAD 34 billion, benefiting more than 86,000 beneficiaries, nearly 72% of whom were micro, small, and medium-sized enterprises (MSMEs).

As TAMWILCOM's core business activity, the guarantee business enabled the mobilization of more than MAD 44 billion in financing for MSMEs through over 62,000 guarantees, reaffirming the institution's central role in supporting the entrepreneurial ecosystem.

In addition, co-financing activities recorded remarkable growth, with a commitment volume of nearly MAD 1.36 billion covering more than 10,000 loans, representing an increase of over 124% in volume. In this regard, it is worth highlighting that the "ILAYKI Invest" mechanism mobilized MAD 52.5 million in support of projects led by women entrepreneurs.

For its part, the participatory finance window "DAAMA TAMWIL" recorded a commitment volume of MAD 338 million, with guarantee commitments benefiting individuals increasing by 17%.

Furthermore, financing for innovative projects and venture capital investments experienced significant growth of 128%, with a financing volume reaching MAD 78 million.

At the conclusion of its meeting, the Board of Directors approved the financial statements for the year ended December 31, 2025. Net Banking Income amounted to MAD 893 million, while Net Profit reached MAD 447 million, confirming the institution's financial strength and resilience.

The Board of Directors also commended the commitment and dedication of all TAMWILCOM employees in achieving these results and wished them every success in the implementation of the JOSSOUR 2030 strategic plan.