

Attijariwafa Bank S.A.  
2, Boulevard Moulay Youssef  
BP 11141  
20000 Casablanca  
Morocco  
Att: Mohamed El Kettani, CEO

Brussels, 17.07.2025

## REGARDING ATTIJARIWAFABANK AND OCCUPIED WESTERN SAHARA

Dear Mr. El Kettani

Western Sahara Resource Watch (WSRW) is privileged to present you with our compliments. We are writing to inquire about Attijariwafa Bank's assets in and policy on Western Sahara.

We take note of several involvements of your company in Western Sahara. For instance:

- Your company claims "having almost a 25% market share in the Southern Provinces", with 8 offices in el Aaiún, 3 in Dakhla and others in Smara and Boujdour.<sup>1</sup>
- It claims to be building a "Dar Al Moukawli" center (business hub initiative by AWB Group) in El Aaiún, and it is opening up a fourth office in Dakhla, and is focusing on supporting investment project holders as well as SMEs with public markets in the territory. It claims to have a market share in Western Sahara of around a quarter in both the distribution of loans and the collection of deposits.
- Attijariwafa Bank reportedly gave loans<sup>2</sup> to build the Aftissat wind farm near Boujdour, given to Energie Eolienne du Maroc.
- Its insurance branch - Wafa Assurance - mentions in a report from 2023<sup>3</sup>, to having insured the Noor solar projects in Boujdour and El Aaiun, as well as the Aftissat 2 and Boujdour wind farms.
- In 2014, the bank put up a conference to explore and attract the increasing of business activities in the territory<sup>4</sup>.

On this basis, have some questions that we look forward to seeing responded to, outlined further below.

Allow us to first contextualise our query. The United Nations consider Western Sahara to be a non-self-governing territory without an administering power in place. The International Court of Justice has confirmed that Morocco has no sovereignty over the territory, and that the people of Western Sahara have a right to self-determination – the right to determine the future status of the territory.<sup>5</sup> In 1988, the UN was able to broker a ceasefire arrangement between Morocco and the Western Sahara liberation movement, Polisario, in which both parties agreed to hold a referendum on self-determination.<sup>6</sup> To that goal, a UN mission (MINURSO) has been deployed to the territory, but it has not been able to organise a referendum as Morocco continues to block any effort that

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<sup>1</sup> <https://Int.ma/mohamed-boubrik-directeur-executif-awb-pres-de-25-parts-de-marche-provinces-sud/>

<sup>2</sup> <https://cdn.seenews.com/reports/564534da1fa477e680c9bfcae5af64a4.pdf>

<sup>3</sup> [https://vest-sahara.s3.amazonaws.com/wsrw/feature-images/File/2360/6845a69a17e0f\\_Wafa\\_Assurance\\_rapport\\_esg2023.pdf](https://vest-sahara.s3.amazonaws.com/wsrw/feature-images/File/2360/6845a69a17e0f_Wafa_Assurance_rapport_esg2023.pdf)

<sup>4</sup> [https://www.wsrw.org/files/dated/2018-12-12/awb\\_2014.pdf](https://www.wsrw.org/files/dated/2018-12-12/awb_2014.pdf)

<sup>5</sup> International Court of Justice, Western Sahara, <https://www.icj-cij.org/case/61>

<sup>6</sup> The "settlement proposals" are included in the Report of the UN Secretary General on Western Sahara of June 1990, available here: [https://minurso.unmissions.org/sites/default/files/unsg\\_report\\_18\\_june\\_1990.pdf](https://minurso.unmissions.org/sites/default/files/unsg_report_18_june_1990.pdf)

offers a choice beyond integration. In November 2020, the ceasefire collapsed after the Moroccan army seized a section of the UN buffer zone to break up a Saharawi protest.<sup>7</sup>

While well over a hundred of UN Resolutions, and rulings by the International Court of Justice, the European Court of Justice<sup>8</sup> and the African Court on Human and People's Rights<sup>9</sup>, all underline that Morocco has no sovereignty or administering mandate over Western Sahara, Morocco continues to militarily control about three-quarters of the territory. Incentivized by its exploitation of the territory's resources, Morocco has little interest to genuinely take part in the UN-mediated peace process. Meanwhile, the lingering conflict continues to have a high human and humanitarian cost: over 170,000 Saharawis are stuck in refugee camps in neighbouring Algeria, surviving in harsh desert conditions and dwindling humanitarian aid. Saharawis who live under the yoke of Morocco's occupation are victims of serious human rights violations that have been reported by the UN Human Rights Committee, UN Working Group on Arbitrary Detention, the UN Special Rapporteur on Human Rights Defenders, in addition to credible international organisations such as Human Rights Watch, Amnesty International, and others. In 2023, the UN High Commissioner for Human Rights lamented the fact that his Office has not been allowed to visit Western Sahara for the last eight years.<sup>10</sup> Year after year, Western Sahara is ranked among the worst countries and territories in terms of political rights and civil liberties, on par with countries and territories like North Korea, Syria, Afghanistan and Crimea.<sup>11</sup>

The status of the territory comes with repercussions for business activities. As established in 2002 by the UN Legal Counsel at the request of the Security Council, any economic activity in the territory would be in violation of international law if not undertaken in accordance with the wishes and the interests of the people of the territory.<sup>12</sup> We also refer to the conclusions of the UN Treaty Body on Economic, Social and Cultural Rights<sup>13</sup> and of the UN Human Rights Committee<sup>14</sup>, which have both emphasized the need of obtaining the Saharawi people's "consent to the realization of developmental projects and [resource] extraction operations". In this context, it is important to stress that the rights of the people of Western Sahara should not be viewed through the concept of FPIC, as they are not an indigenous people with a certain rights to a part of a territory in a state that they recognise as such - the people of Western Sahara are the holders of the sovereign rights to Western Sahara as a whole. Their homeland is in part under foreign occupation, but the right to self-determination - the right to decide the status of the territory as a whole, and of the resources harboured therein - lies with the Saharawi people. The UN treats the unresolved conflict in Western Sahara through the right to self-determination as the cornerstone principle, and does not regard this as an indigenous peoples issue.

Recent years have witnessed an emerging body of law pertaining to Morocco's claim to the territory. Since 2015, in ten (!) consecutive rulings, the Court of Justice of the European Union (CJEU) has concluded on the following points as settled:

- The territory of Western Sahara constitutes a territory distinct from that of the Kingdom of Morocco.<sup>15</sup>
- Morocco has no sovereignty<sup>16</sup> or administering mandate<sup>17</sup> over Western Sahara.

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<sup>7</sup> WSRW, 19.11.2020, Saharawi gov calls for halt of all activity in Western Sahara over war, <https://wsrw.org/en/news/saharawi-gov-calls-for-halt-of-all-activity-in-western-sahara-over-war>

<sup>8</sup> The Rulings for cases T-512/12, T-180/14, C-266/16, T-275/18 and combined cases T-344/19, T-356/19 and T-279/19 can be accessed at the site of the EU Court of Justice, <http://curia.europa.eu>.

<sup>9</sup> African Court on Human and People's Rights, 22.09.2022, Ruling on Application N° 028/2018 <https://www.african-court.org/cpmt/storage/app/uploads/public/632e0f3ad632e0f3ad580e748464681.pdf>

<sup>10</sup> OHCHR, 07.03.2023, Global update: High Commissioner outlines concerns in over 40 countries, <https://www.ohchr.org/en/statements-and-speeches/2023/03/global-update-high-commissioner-outlines-concerns-over-40-countries>

<sup>11</sup> <https://freedomhouse.org/countries/freedom-world/scores?sort=asc&order=Total%20Score%20and%20Status>

<sup>12</sup> UN Security Council, 12.02.2002, Letter dated 29 January 2002 from the Under-Secretary-General for Legal Affairs, the Legal Counsel, addressed to the President of the Security Council, S/2002/161, <https://undocs.org/S/2002/161>

<sup>13</sup> UN Economic and Social Council, 22.10.2015, Concluding Observations on the fourth periodic report of Morocco, E/C.12/MAR/CO/4\*, §6, [https://tbinternet.ohchr.org/\\_layouts/15/treatybodyexternal/Download.aspx?symbolno=E%2fC.12%2fMAR%2fCO%2f4&Lang=en](https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=E%2fC.12%2fMAR%2fCO%2f4&Lang=en)

<sup>14</sup> UN Human Rights Committee, 01.12.2016, Concluding Observations on the sixth periodic report of Morocco, §10, [https://tbinternet.ohchr.org/\\_layouts/15/treatybodyexternal/Download.aspx?symbolno=CCPR/C/MAR/CO/6&Lang=en](https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=CCPR/C/MAR/CO/6&Lang=en)

<sup>15</sup> Judgment of 21 December 2016, EU:C:2016:973, §92, and reiterated in the Judgment of 27 February 2018, EU:C:2018:118, §62, Judgment of 4 October 2024, EU:C:2024:833, §163, Judgment of 4 October 2024, EU:C:2024:839, §85 and Judgment of 4 October, EU:C:2024:835, §134.

<sup>16</sup> Judgment of 10 December 2015, EU:T:2015:953, §241. Considered a settled matter in subsequent rulings.

<sup>17</sup> "Account must also be taken of the fact that the Kingdom of Morocco does not have any mandate granted by the UN or by another international body for the administration of that territory, and it is common ground that it does not transmit to the UN information relating to that territory, such as those provided for by Article 73(e) of the UN Charter." Judgment of 10 December 2015, EU:T:2015:953, §233. Considered a settled matter in subsequent rulings.

- Consequently, the waters adjacent to Western Sahara cannot be regarded as part of the Moroccan fishing zone, territorial waters, exclusive economic zone, or any other notion used to describe Morocco's role vis-à-vis the waters off Western Sahara.<sup>18</sup>
- The people of Western Sahara are to be regarded as a third party to the EU's agreements with Morocco, and that as such, no agreement can affect their territory without their consent, as a corollary of the right to self-determination.<sup>19</sup>
- The Court is clear that the right to consent resides with the people of Western Sahara, and not with the population of the territory.<sup>20</sup> The Court stipulates that "a majority of the population of Western Sahara is not part of the people holding the right to self-determination, namely the people of Western Sahara. That people, which for the most part has been displaced, is the sole holder of the right to self-determination with regard to the territory of Western Sahara."<sup>21</sup> The Court adds that "there is a difference in that regard between the concept of the 'population' of a non-self-governing territory and of the 'people' of that territory. The latter refers to a political unit which holds the right to self-determination, whereas the concept of 'population' refers to the inhabitants of a territory."<sup>22</sup>
- The Court has firmly established the position of Front Polisario, the UN-recognised representation of the people of Western Sahara to be able to bring cases before EU Courts on behalf of the Saharawi people, and that it has access to the Court to defend their right to self-determination.<sup>23</sup>
- In Case C-399/22, which specifically dealt with the labelling of products from Western Sahara, the Court again emphasised the separate and distinct status of the territory in relation to Morocco, and concluded that at the stages of import and sale to the consumer, the labelling of the goods from Western Sahara must indicate Western Sahara alone as the country of origin of those goods.<sup>24</sup>

Against that backdrop, we have three questions to Attijariwafa Bank.

1. Does Attijariwafa Bank agree with the ICJ, CJEU, UN and the African Court on Peoples' and Human Rights that Western Sahara is not part of Morocco?
2. Does Attijariwafa Bank agree with the ICJ<sup>25</sup> that the right to self-determination of a people of a non-self-governing territory constitutes a fundamental human right?
3. What are the assets that Attijariwafa Bank holds in the territory of Western Sahara today?

Looking forward to hearing from you,

Sincerely,

**Erik Hagen,**

**Western Sahara Resource Watch**

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<sup>18</sup> Judgment of 27 February 2018, EU:C:2018:118, §67-85. Considered settled in subsequent rulings.

<sup>19</sup> Judgment of 21 December 2016, EU:C:2016:973, §104. Reiterated and refined in subsequent rulings.

<sup>20</sup> Judgment of 4 October 2024, EU:C:2024:833, §180-181. Judgment of 4 October 2024, EU:C:2024:835, §152-153.

<sup>21</sup> Judgment of 4 October 2024, EU:C:2024:833, §157. Judgment of 4 October 2024, EU:C:2024:835, §128.

<sup>22</sup> Judgment of 4 October 2024, EU:C:2024:833, §158. Judgment of 4 October 2024, EU:C:2024:835, §129.

<sup>23</sup> Judgment of 4 October 2024, EU:C:2024:833, §96-138, Judgment of 4 October 2024, EU:C:2024:835, §70-109.

<sup>24</sup> Judgment of 4 October 2024, EU:C:2024:839, §89.

<sup>25</sup> <https://www.icj-cij.org/sites/default/files/case-related/169/169-20190225-ADV-01-00-EN.pdf>