

AfrAsia Bank Limited

at a glance



WHO WE ARE

- Headquartered in the Mauritius International Financial Centre
- Regional banking with worldwide reach
- Boutique financial services provider
- Entrepreneurial relationship bankers with global expertise

WHAT WE DO

- Private Banking
- Corporate Banking
- Global Business Banking
- Treasury & Markets
- Wealth Management & Investment Solutions

AFRASIA GROUP

- AfrAsia Bank Limited (Mauritius)
- AfrAsia Investments Limited (Mauritius)
- AfrAsia Representative Office (South Africa)

OUR 'BANK DIFFERENT' PHILOSOPHY

Beyond our 'Bank Different' promise, we aspire to be meaningful contributors to building a Bank which excels in customer experience and employee experience. Our strategic focus remains on the following 4 pillars:



Customer-Focus

We place our clients' interests at the heart of what we do.



Teamwork

Our entrepreneurial mindset drives our actions, performance and results. Our ability to work as a team allows us to deliver on our promise to 'Bank Different'.



Innovation

We combine market knowledge with cutting-edge technology to drive innovation, improve products and services and help clients achieve their financial goals.



Sustainability

We drive the organisation towards a triple bottom line (People, Planet and Profit). We ensure maximum long-term business success in the interests of all stakeholders.

218

International Management Companies (IMC) working with us

+160

Countries where we have clients

3rd

Bank in Mauritius in terms of Total Assets

+60

Countries covered by our Global Custody services

227%

Liquidity Coverage Ratio

USD 4.9 billion

Total Deposits

USD 1.1 billion

Total Loans

USD +1.3 billion

Assets under Custody

19.01%

Capital Adequacy Ratio (above the minimum regulatory requirements)

**Figures are as at 31 March 2023*

KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	9-MONTHS ENDED MAR 2023 UNAUDITED (USD'000)	YEAR ENDED JUN 22 AUDITED (USD'000)	YEAR ENDED JUN 21 AUDITED (USD'000)
Net Interest Income	84,505	33,306	25,145
Non-Interest Income	13,275	15,655	13,226
Net Trading Income	24,264	26,038	22,163
Net Profit After Tax	82,980	32,067	20,521
Total Deposits	4,898,320	4,407,261	4,201,906
Total Assets	5,233,168	4,665,171	4,456,816
Total Loans	1,064,816	876,051	595,282
Total Equity	293,452	227,451	212,120
Total Regulatory Capital	299,256	229,450	213,196
Return on Average Equity	38%	16%	11%
Loans to Deposit Ratio	22%	20%	14%
Cost to Income Ratio	26%	48%	42%

WHY AFRASIA



Relationship driven with tailor-made services



Flexible financing and investment solutions



Supportive and strong shareholders



Experienced relationship team and customer-centric culture



DNA driven by customer focus, innovation, teamwork and sustainability



Robust balance sheet with conservative credit culture



Prudent liquidity management remains core to the Bank's strategy and objectives

OUR AWARDS & RECOGNITIONS



Best FX Bank in Mauritius
Global Finance



Best Bank in Mauritius
Global Finance



Best Private Bank
The Digital Banker / Global Private Banker



Best Private Bank in Mauritius
EMEA Finance



Best Banking & Custody Provider: Global Custodian by
AGF Africa Service Providers Awards



African Private Equity and Venture Capital Association

AVCA Member

STRATEGIC SHAREHOLDERS



- IBL Ltd is the first business conglomerate in Mauritius.
- Present in 22 countries and operating in sectors such as: Agro & Energy, Building & Engineering, Commercial & Distribution, Financial Services, Hospitality & Services, Life & Technologies, Logistics, Seafood, Property and CSR.



- One of Canada's six systemically-important banks.
- Listed on the Toronto Stock Exchange.
- Rated 'A+' by Fitch and 'BBB+' by S&P.



- Singapore established corporate, financial services and investment holding Group with operations managed from Mauritius

GLOBAL PRESENCE

Head Office

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Ebene Branch

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South African Representative Office

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