

AfrAsia Bank Limited

at a glance



WHO WE ARE

- Headquartered in the Mauritius International Financial Centre
- Regional banking with worldwide reach
- One of Mauritius' systemically-important banks
- Entrepreneurial relationship bankers with global expertise



WHAT WE DO

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

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.

USD 4.85 billion

Total Deposits

USD 1.2 billion

Total Loans

25%

Loans to Deposit ratio

357%

Liquidity Coverage Ratio (regulatory limit:100%)

21.27%

Capital Adequacy Ratio

+160

Countries where we have clients

3rd

Bank in Mauritius in terms of Total Assets

+50

Countries covered by our Global Custody services

*Figures are as at 30 September 2023

KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	QUARTER ENDED DEC 2023 UNAUDITED (USD'000)	QUARTER ENDED SEP 2023 UNAUDITED (USD'000)
Net Interest Income	38,708	39,477
Non-Interest Income	5,524	5,146
Net Trading Income	9,489	10,292
Net Profit After Tax	40,504	38,630
Total Deposits	4,852,183	4,714,280
Total Assets	5,269,301	5,162,557
Total Loans	1,207,885	1,228,017
Total Equity	377,458	383,972
Loans to Deposit Ratio	25%	26%
Cost to Income Ratio	16%	17%

WHY AFRASIA



Specialist banking 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



EAM Desk and Securities Services segment offering seamless access to over 50 financial markets



Wealth Management and Advisory with priceless insights across a broad spectrum of asset classes, sectors and countries

OUR AWARDS AND MEMBERSHIPS



Bank of the Year 2023 – Mauritius
The Banker



Best Bank in Mauritius 2023
Global Finance



Best Bank for HNW in Mauritius 2024
Euromoney



Best Domestic Private Bank in Mauritius 2024
Euromoney



Best Bank for Investment Research in Mauritius 2024
Euromoney



African Private Equity and Venture Capital Association

AVCA Member

STRATEGIC SHAREHOLDERS



- IBL Ltd is the largest business conglomerate in Mauritius.
- Present in 18 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 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

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