

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 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 interest of all stakeholders.

USD 5.52 billion

Total Deposits

USD 1.52 billion

Total Loans

27%

Loans to Deposit ratio

450%

Liquidity Coverage Ratio (regulatory limit:100%)

21.29%

Capital Adequacy Ratio

+180

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 31 December 2024

KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	HALF YEAR ENDED DEC 24 UNAUDITED (USD'000)	YEAR ENDED JUN 24 AUDITED (USD'000)	YEAR ENDED JUN 23 AUDITED (USD'000)
Net Interest Income	77,093	151,044	125,267
Non-Interest Income	11,188	19,905	18,501
Net Trading Income	23,352	38,689	32,665
Net Profit After Tax	68,087	148,519	128,925
Total Deposits	5,519,064	5,079,249	4,684,017
Total Assets	6,031,582	5,533,746	5,078,677
Total Loans	1,515,101	1,321,457	1,150,363
Total Equity	474,823	407,388	338,744
Loans to Deposit Ratio	27%	26%	25%
Cost to Income Ratio	19%	18%	20%

WHY AFRASIA BANK



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
The Banker



Best Bank in Mauritius 2024
Global Finance



Best Domestic Private Bank in Mauritius 2024
Euromoney



Best Bank for investment Research in Mauritius 2024
Euromoney



Best FX Bank in Mauritius 2025
Global Finance



African Private Equity and Venture Capital Association

AVCA Member

STRATEGIC SHAREHOLDERS



- IBL Ltd is the largest business conglomerate in Mauritius.
- Present in 23 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 S&P.



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

CONTACTS

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