

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 5.88 billion

Total Deposits

USD 1.73 billion

Total Loans

30%

Loans to Deposit ratio

237%

Liquidity Coverage Ratio (regulatory limit:100%)

19.77%

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 2025*

KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	QUARTER ENDED SEP 25 UNAUDITED (USD'000)	YEAR ENDED JUN 25 AUDITED (USD'000)	YEAR ENDED JUN 24 AUDITED (USD'000)
Net Interest Income	40,873	156,217	151,044
Non-Interest Income	5,910	22,726	19,905
Net Trading Income	12,867	45,479	38,689
Net Profit After Tax	33,376	136,786	148,519
Total Deposits	5,877,852	5,730,862	5,079,249
Total Assets	6,477,998	6,290,824	5,533,746
Total Loans	1,734,496	1,680,114	1,321,457
Total Equity	536,759	509,406	407,388
Loans to Deposit Ratio	30%	29%	26%
Cost to Income Ratio	22%	21%	18%

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 60 financial markets



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

OUR AWARDS AND MEMBERSHIPS



Bank of the year in Mauritius
The Banker



Best Bank in Mauritius
Global Finance



Best Domestic Private Bank in Mauritius
Euromoney



Best Bank for investment Research in Mauritius
Euromoney



Best FX Bank in Mauritius
Global Finance



African Private Equity and Venture Capital Association

AVCA Member

STRATEGIC SHAREHOLDERS



- The Access Bank UK Limited is a leading pan-African financial services provider headquartered in London.
- The Bank also operates across key global markets including Paris, Malta, Dubai, Hong Kong and Mauritius, delivering innovative solutions in trade finance, commercial banking and asset management.
- As a wholly owned subsidiary of Access Bank Plc, one of Africa's largest banking groups, serving over 60 million clients across three continents and 24 markets, The Access Bank UK plays a central role in facilitating international operations across the Group's network.



- IBL Ltd is the largest business conglomerate in Mauritius.
- Present in 20 countries, the group comprises 4 main clusters: Retail, Consumer Brands & Distribution, Industrials, and Services.

CONTACTS

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