

AfrAsia Bank Limited at a glance



WHO WE ARE

- ✔ Headquartered in Mauritius
- ✔ Boutique innovative financial services provider
- ✔ Entrepreneurial relationship bankers
- ✔ Network with African specialists

WHAT WE DO

- ✔ Corporate Banking
- ✔ Global Business Banking
- ✔ Private Banking and Personal Banking
- ✔ Treasury and Markets

WHERE WE ARE

Mauritius, South Africa (Cape Town & Johannesburg)

AFRASIA GROUP

- ✔ AfrAsia Bank Limited (Mauritius)
- ✔ AfrAsia Investments Limited (Mauritius)
- ✔ AfrAsia Capital Management Limited (Mauritius)
- ✔ AfrAsia Representative Offices (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.

OUR CORE VALUES

We are committed to transforming the customer journey. Our DARE values shape the way we do business and work as a team.



KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	USD ('000)	USD ('000)
Year ended 30 June	2017	2016
Net Interest Income	39,239	27,148
Non-Interest Income	30,228	25,258
Net Profit After Tax	23,014	12,191
Total Deposits	2,646,979	2,261,648
Total Assets	2,917,939	2,451,401
Total Loans	799,557	617,849
Total Equity	174,148	136,169
Total Regulatory Capital	174,768	140,449
Return on Average Equity (%)	19%	12.52%
Loan to Deposit (%)	30%	27%
Cost to Income Ratio (%)	29%	37%

1st

Bank to open a bank account for a Mauritius foundation

148^{*}

International Management Companies (IMC) working with us in Mauritius and 101 outside Mauritius

+138^{*}

Countries where we have clients

1st

Bank in Africa to launch a rewards programme offering real time booking on 900 airlines

+50^{*}

Countries covered by our Global Custody services, including 21 African countries

3.0bn

Total Deposits as at March 2018 (USD)

897 million

Total Loans as at March 2018 (USD)

1.04bn

Asset Under Custody as at March 2018 (USD)

Best Corporate Bank in Mauritius 2017

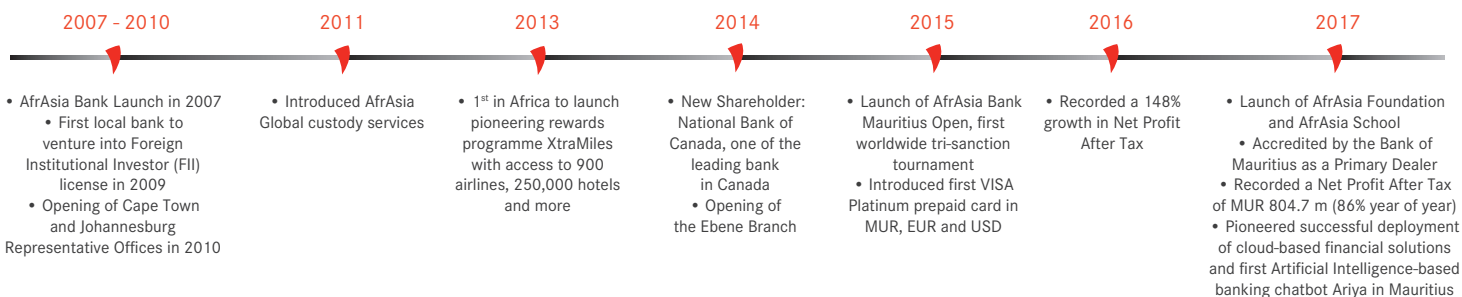
Best Investment Bank in Mauritius 2016

Best Private Bank in Mauritius 2015

AVCA Member

* Figures updated as at March 2018

KEY MILESTONES



WHY AFRASIA



SHAREHOLDERS



- IBL Ltd is the largest business group in terms of revenue.
- The group employs more than 13,000 highly skilled people.
- Operating in sectors such as: Agro, Commercial, Building & Engineering, Industrial, Innovation, Logistics, Financial Services, Properties and Hospitality.



- Sixth largest bank in Canada and leading bank in Quebec.
- An integrated provider of financial services to retail, commercial, corporate and institutional clients.
- Listed on the Toronto Stock Exchange.
- Rated 'A+' by Fitch and 'A' by S&P.



- Singapore based boutique impact investor and family office with investments in energy resources, agriculture, financial services and unique properties.

AWARDS

2017:

- Best Bank in Mauritius 2017 (EMEA Finance)
- Best Annual Report 2017 – Financial Institutions, Best Online Reporting and Best Risk Management Disclosures - Financial Institutions 2017 (Pricewaterhouse Coopers)
- Best Banking Brand Mauritius 2017 (Global Brands Magazine)
- Best Corporate Bank Mauritius 2017 (The Banker Africa East Africa Awards)

2016:

- Best Annual Report - Financial Institutions 2016 (Pricewaterhouse Coopers)
- Best Investment Bank in Mauritius 2016 (Banker Africa)
- AfrAsia Bank Mauritius Open 2015 awarded first prize in the Sports and Lifestyle category (African Excellence Awards)
- Most Innovative Treasury Services, Best Financial and Investment Solutions Provider and Best Credit Card Rewards Program 2016 (Global Brands Magazine)

2015:

- Best Private Bank in Mauritius 2015 (PWM/ The Banker)
- Best Transport Infrastructure deal in EMEA - for our support in the Ethiopian Railways Corporation's rail infrastructure upgrade (EMEA Finance)
- Best Private Bank in Mauritius in 2015 (Euromoney)

2014:

- Best Wealth Management Provider in Mauritius 2014 (World Finance)
- 1st Private Bank for Fixed Income Portfolio Management in Mauritius 2014 (Euromoney)
- Best Private Bank for Private Equity Investment in Mauritius 2014 (Euromoney)
- Best Annual Report 2014 and Best Online Reporting - Financial Institutions 2014 (Pricewaterhouse Coopers)

COMPANY INFORMATION

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