

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 6.58 billion

Total Deposits

USD 2.38 billion

Total Loans

36%

Loans to Deposit ratio

182%

Liquidity Coverage Ratio (regulatory limit:100%)

18.88%

Capital Adequacy Ratio

+160

Countries where we have clients

USD 192 million

Profit Before Tax

+50

Countries covered by our Global Custody services

**Figures are as at 30 June 2026*

KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	YEAR ENDED JUN 26 AUDITED (USD'000)	YEAR ENDED JUN 25 AUDITED (USD'000)	YEAR ENDED JUN 24 AUDITED (USD'000)
Net Interest Income	179,384	156,217	151,044
Net Trading Income	53,276	45,479	38,689
Net Profit After Tax	148,100	136,786	148,519
Total Deposits	6,585,595	5,730,862	5,079,249
Total Assets	7,225,714	6,290,824	5,533,746
Total Loans	2,385,281	1,680,114	1,321,457
Total Equity	581,334	509,406	407,388
Loans to Deposit Ratio	36%	29%	26%
Cost to Income Ratio	24%	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 SHAREHOLDER



- 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, Lagos, 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 in more than 20 countries, The Access Bank UK plays a central role in facilitating international operations across the Group's network.

CONTACTS

Vishal Joyram
Chief Executive Officer
E. vishal.joyram@afasiabank.com

Ashanti Sonea-Sookoowareea
Head of Global Business
E. ashanti.sonea@afasiabank.com

Charonne Monrose
Head of International Corporates & Financial Institutions
E. charonne.monrose@afasiabank.com

Navin Ramdoyal
Chief Commercial Officer
E. navin.ramdoyal@afasiabank.com

Valerie Lincoln
Head of Private Banking – International
E. valerie.lincoln@afasiabank.com

Marc-Alexandre Masnin
Head of Investment Solutions
E. marc-alexandre.masnin@afasiabank.com

Jean-François Ulcoq
Head of Treasury & Markets
E. jf.ulcoq@afasiabank.com

South Africa Representative Office

Mervyn Pillay
Chief Representative Officer
E. mervyn.pillay@afasiabank.com

Dubai Branch Office

Shoaib Anwar
Senior Executive Officer
E. shoaib.anwar@afasiabank.com

WHERE WE ARE

Registered Office
AfrAsia Tower | Tribeca Central | Trianon 72261 | Mauritius
Tel: (230) 403 5500 | Fax: (230) 468 1655 | afasia@afasiabank.com

Port-Louis Branch
AfrAsia Bank Limited | Bowen Square | 10 Dr Ferrière Street | Port Louis | Mauritius
Tel: (230) 208 5500 | Fax: (230) 213 8850 | afasia@afasiabank.com

DIFC Branch
Unit 06, Level MEZ, Building 1 Currency House, Dubai International Financial Centre
Dubai, United Arab Emirates | afasia@afasiabank.com

South Africa Representative Office
Ground Floor, Building 2 Commerce Square | 39 Rivonia Rd Sandhurst | Johannesburg | South Africa | 2196
Tel: +27 (0) 11 268 5780 | afasia@afasiabank.com