

AfrAsia Bank Limited

at a glance



WHO WE ARE

- Headquartered in the Mauritius International Financial Centre
- Regional banking with worldwide reach
- Boutique financial services provider
- Entrepreneurial relationship bankers with global expertise

WHAT WE DO

- Corporate Banking
- Global Business Banking
- Private Banking and Wealth Management
- Treasury and Markets

AFRASIA GROUP

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

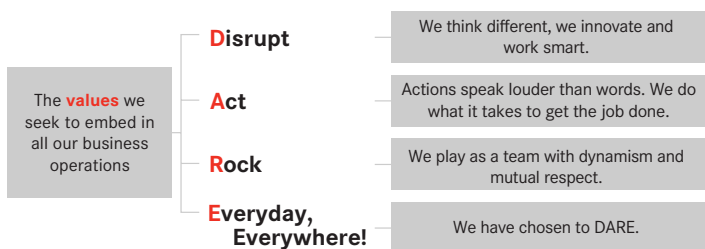


Sustainability

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	2018	2017
Net Interest Income	46,839	39,239
Non-Interest Income	36,619	30,228
Net Profit After Tax	22,037	23,014
Total Deposits	3,202,572	2,646,979
Total Assets	3,461,772	2,917,939
Total Loans	806,972	799,557
Total Equity	198,368	174,148
Total Regulatory Capital	191,756	174,768
Return on Average Equity (%)	14%	19%
Loan to Deposit (%)	25%	30%
Cost to Income Ratio (%)	32%	29%

- 1st** Bank to open a bank account for a Mauritius foundation
- 138** International Management Companies (IMC) working with us in Mauritius and 86 outside Mauritius
- 146** 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
- 3.4bn** Total Deposits as at 31 December 2018 (USD)
- 844 million** Total Loans as at 31 December 2018 (USD)
- 876 million** Asset Under Custody as at 31 December 2018 (USD)

**Figures are as at December 2018*



Best Corporate Bank in Mauritius 2017 & 2018



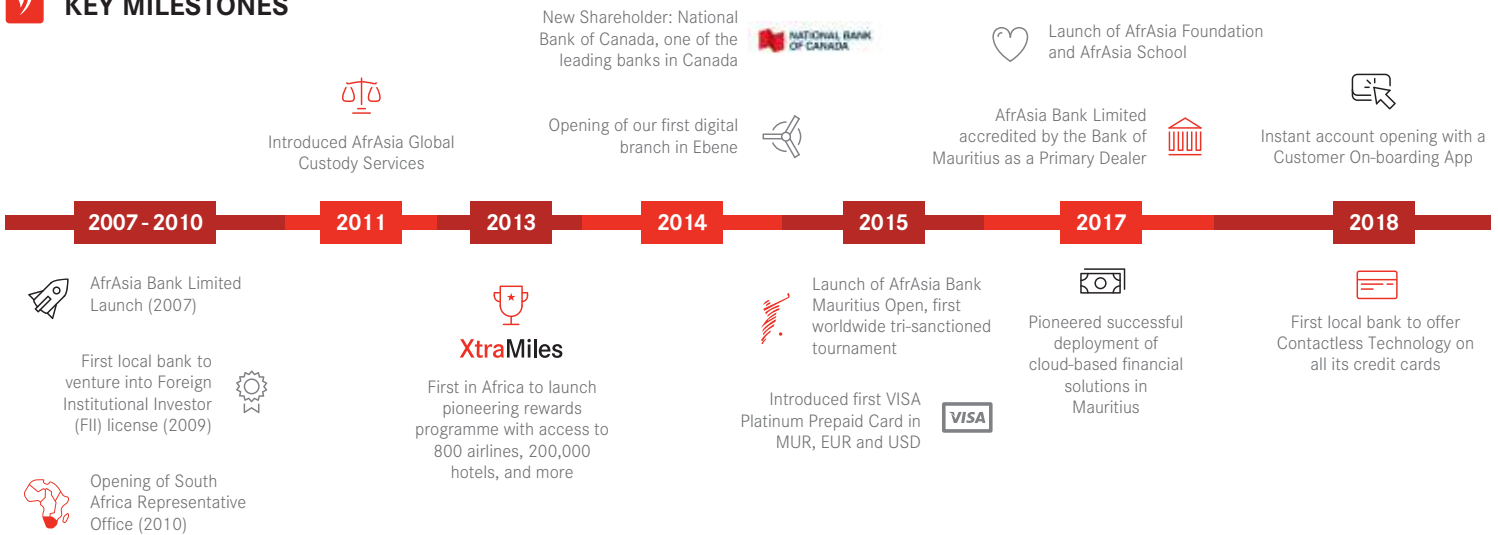
Best Investment Bank in Mauritius 2016



Best Private Bank in Mauritius 2015



KEY MILESTONES



WHY AFRASIA



DNA driven by customer focus, innovation, teamwork and sustainability



Well-capitalised balance sheet with conservative credit culture



Opening of account within 3 - 4 hours via the customer onboarding application



Flexible financing and investment solutions



Experienced management team and customer centric culture



Supportive and strong shareholder base



Relationship driven with tailor-made services



2018

- Best Corporate Bank Mauritius 2018 (*The Banker Africa East Africa Awards*)
- Best Bank in Mauritius, Best Investment Bank in Mauritius and the Most Innovative Bank Pan-Africa 2018 (*EMEA Finance*)

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*)

STRATEGIC SHAREHOLDERS



- IBL Ltd is the largest business group in terms of revenue.
- The group employs more than 25,000 highly skilled people.
- Present in 23 countries and 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.

COMPANY INFORMATION

Head Office

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

Ebene Branch

Ground floor | NeXTeracom Tower III | Ebene | Mauritius
Tel (230) 403 5500 | Fax (230) 468 1655 | afrasia@afasiabank.com | www.afasiabank.com

South African Representative Office

1st Floor, Building 2 Commerce Square | 39 Rivonia Rd Sandhurst | Johannesburg | South Africa | 2196
Tel +27 (0) 11 268 5780 | Fax : +27 (0) 11 268 5730 | afrasia@afasiabank.com | www.afasiabank.com

CONTACTS

Sanjiv Bhasin | Chief Executive Officer | sanjiv.bhasin@afasiabank.com

Thierry Vallet | General Manager | thierry.vallet@afasiabank.com

Parikshat Tulsidas | Senior Executive - Head Treasury & Markets | parikshat.tulsidas@afasiabank.com

Yogesh Gokool | Senior Executive - Head Global Business | yogesh.gokool@afasiabank.com

Robin Smither | Senior Executive - Head Corporate Banking | robin.smither@afasiabank.com

Jean Jacques Fung Wan Sang | Head of Local Large & Mid-Corporates | jeanjacques.fung@afasiabank.com

Anil Bhundoo | Head of Personal Banking & SME | anil.bhundoo@afasiabank.com

Pierre-Yves Pascal | Head of Wealth Management | pierre-yves.pascal@afasiabank.com

South African Representative Office

Colin Grieve | Chief Representative Officer | colin.grieve@afasiabank.com