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



- 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.



21.29% Capital Adequacy Ratio



+180

Countries where we have clients

*Figures are as at 31 December 2024

27% Loans to Deposit ratio

Bank in Mauritius in terms of Total Assets 450% Liquidity Coverage Ratio (regulatory limit:100%)

+50

Countries covered by our Global Custody services

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%



OUR AWARDS AND MEMBERSHIPS



Bank of the year 2023 The Banker



Best Bank for investment **Research in Mauritius 2024** Euromonev



Best Bank in Mauritius 2024 Global Finance



Best FX Bank in Mauritius 2025

TROMONEY PRIVATE BANKING

Best Domestic Private Bank in Mauritius 2024 Euromoney



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.

NATIONAL BANK

- 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

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

Regional Office

Ground 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@afrasiabank.com | www.afrasiabank.com

Thierry Vallet CEO and Founder Executive E. thierry.vallet@afrasiabank.com

Nadeem A. Carrim Head of Global Business E. nadeem.carrim@afrasiabank.com

Marc-Alexandre Masnin Head of Investment Solutions & Acting Head of Private Banking E. marc-alexandre.masnin@afrasiabank.com

Jean Jacques Fung Head of Corporate Banking E. jeanjacques.fung@afrasiabank.com Navin Ramdoval

Head of International Corporate (Africa) E. navin.ramdoyal@afrasiabank.com

Marvline Lo Head of Personal & Business Banking E. maryline.lo@afrasiabank.com

len Ramanah Head of Treasury and Markets E. jen.ramanah@afrasiabank.com

South Africa Representative Office

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