

# 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 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.

## 244

International Management Companies (IMC) working with us, out of which, 90 are outside Mauritius

## +160

Countries where we have clients

## 3<sup>rd</sup>

Bank in Mauritius in terms of Total Assets

## +60

Countries covered by our Global Custody services

## 220%

Liquidity Coverage Ratio

## USD 4.6 billion

Total Deposits

## USD 868 million

Total Loans

## USD +1.3 billion

Assets under Custody

## 14.82%

Capital Adequacy Ratio (against regulatory limit of 12.88%)

\*Figures are as at 31 March 2022

### KEY PERFORMANCE HIGHLIGHTS FOR THE BANK

	9-MONTHS ENDED MAR 22 UNAUDITED (USD'000)	6-MONTHS ENDED DEC 21 UNAUDITED (USD'000)	YEAR ENDED JUN 21 AUDITED (USD'000)	YEAR ENDED JUN 20 AUDITED (USD'000)
Net Interest Income	22,051	13,819	25,145	50,643
Non-Interest Income	31,199	22,060	35,389	44,617
Net Profit After Tax	23,759	17,860	20,521	37,991
Total Deposits	4,578,098	4,388,891	4,201,906	3,768,963
Total Assets	4,826,477	4,631,931	4,456,816	4,006,812
Total Loans	867,608	821,251	595,282	706,363
Total Equity	222,331	220,809	212,120	215,763
Total Regulatory Capital	204,179	208,671	200,164	199,425
Return on Average Equity	16%	17%	11%	21%
Loan to Deposit Ratio	19%	19%	14%	19%
Cost to Income Ratio	47%	41%	42%	31%

## WHY AFRASIA



Relationship driven 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



Prudent liquidity management remains core to the Bank's strategy and objectives

## OUR AWARDS & RECOGNITIONS



**Best Bank in Mauritius**  
Global Finance



**Best Private Bank**  
The Digital Banker / Global Private Banker



**Best Bank in Mauritius**  
EMEA Finance



**Best Banking & Custody Provider: Global Custodian by**  
AGF Africa Service Providers Awards



**Best Private Bank in Mauritius**  
PWM/The Banker - The Financial Times Group



**African Private Equity and Venture Capital Association**

AVCA Member

## STRATEGIC SHAREHOLDERS



- IBL Ltd is the first business conglomerate in Mauritius.
- Present in 22 countries and operating in sectors such as: Agro & Energy, Building & Engineering, Commercial & Distribution, Financial Services, Hospitality & Services, Life & Technologies, Logistics, Seafood, Property and CSR.



- One of Canada's six systemically-important banks.
- Listed on the Toronto Stock Exchange.
- Rated 'A+' by Fitch and 'BBB+' by S&P.



- Singapore established corporate, financial services and investment holding Group with operations managed from Mauritius

## GLOBAL PRESENCE

### 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

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Tel (230) 403 5500 | Fax (230) 468 1655 | afrasia@afasiabank.com | www.afasiabank.com

### South African Representative Office

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## CONTACTS

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