

TREASURY AND MARKETS

Treasury and Markets Overview

TREASURY & MARKETS

TREASURY

FINANCIAL INSTITUTIONS

DEBT CAPITAL MARKETS

CUSTODY & SECURITIES
SERVICES

The four key pillars within the Treasury & Markets cluster are Treasury, Financial Institutions, Custody & Securities Services and Debt Capital Markets.

In fact, Custody & Securities Services was onboarded by Treasury and Markets this financial year in a bid to further enhance its value proposition. The aim is to strike the right chord with the proposition of customer centric solutions, focusing on strong team dynamics and avant-gardism, all in a bid to be the preferred solution provider of Treasury instruments as well as structured and tailor-made solutions in Mauritius and the region.

While products and services can be replicated across the banking industry, it is the solutions driven approach and nimbleness that marks AfrAsia out. Our goal is to ensure that our client facing and support functions are aligned to consistently provide our clients with best in class services.

Treasury & Markets' prerogative is to provide clients with tailored solutions by reinforcing AfrAsia Bank Limited's position as the market makers for foreign exchange, interest rate, debt, and other structured derivatives. AfrAsia Bank Limited further consolidates its stance as an innovative Financial Markets service provider, catering not only to Mauritian demands but also effectively meeting financial requirements in the regional sphere.

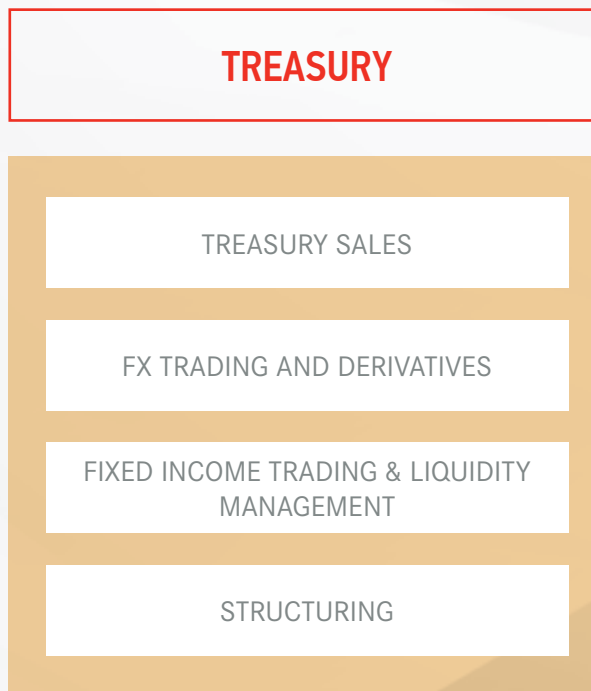
BUSINESS SEGMENTS ACHIEVEMENTS (CONTINUED)

Treasury

The Treasury unit serves a wide customer base including large domestic and international corporates; Trading companies; International Management Companies; Banks & Financial Institutions; Asset Management Companies and family offices; Fund Managers; Investment Funds; Financial Intermediaries; SMEs; Local and International HNWI and External Asset Managers as well as government and parastatal institutions.

Whether the execution needs are driven by a transactional, hedging or investment strategy, the Treasury unit offers a full range of solutions, both standard and customized, to help our clients navigate the various challenges of continuously changing financial markets.

With the banking sector becoming increasingly competitive, it is critical for AfrAsia Bank Limited to remain ahead of the curve. In a bid to further enhance our product offering and customer centric approach coupled with bringing a consummate level of sophistication to our services, the Treasury team is structured as follows:



Our specialist team of dealers work towards finding innovative solutions that facilitate the management and repackaging of risk exposures in foreign exchange, interest rates, and commodity markets. This enables us to respond to our customer's investment and hedging strategies, with the overall aim of being the preferred provider of Treasury services and make a positive difference to our clients and their businesses.

Our Product Suite includes:

- › Foreign Exchange Solutions;
- › Money Markets and Fixed income;
- › Hedging Solutions and Structures (Foreign Exchange, Interest Rates, Commodities); and
- › Yield Enhancement Solutions across asset classes (Foreign Exchange, Interest Rates, Commodities, Credit, and Equities).

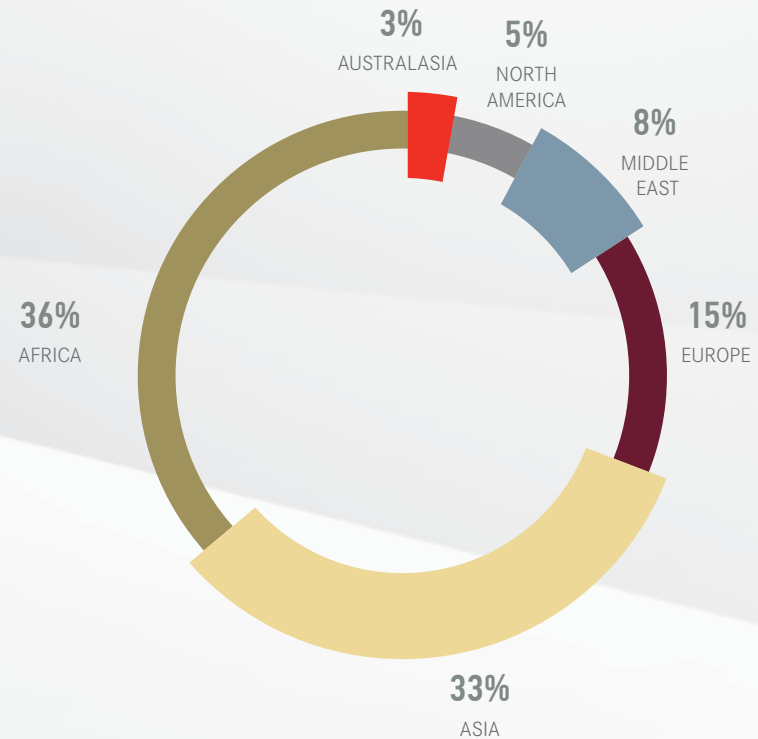
Financial Institutions

Our Financial Institutions unit's key roles involve broadening and deepening AfrAsia Bank Limited's relationships with banks in targeted strategic markets, notably Africa, India, South East Asia and the Middle East. Enhancing participation in trade-flows between Asia and Africa, acting as Lead Arrangers for Financial Institutions by building and leveraging on our relationship network remain our key priorities.

Our Financial Institutions team also acts as a facilitator by actively engaging in cross-selling of Treasury products to our partner banks – therefore perfectly integrating into the Treasury & Markets cluster.

More importantly, our Financial Institutions team acts as a gateway for the Bank to gain key insights in our main and target markets, which enables AfrAsia Bank to access African and Asia Tier 1 Corporates.

Financial Institutions Global Network



BUSINESS SEGMENTS ACHIEVEMENTS (CONTINUED)

Debt Capital Markets

The Debt Capital Markets desk advises both local and international clients on structures to raise debt for acquisitions, refinancing of existing debt, or restructuring of existing debt.

Over the recent years, the excess local currency and foreign currency liquidity prevailing in Mauritius coupled with enhanced client sophistication had created the right environment for both local and regional players to tap the local market for Bonds/CP issuances.

Given our existing expertise in being both advisors and arrangers on large mandates in the past, coupled with the consolidation of this activity within the Treasury and Markets cluster, we have strengthened our position in this space in helping institutions raise funds in an alternative way.

The Debt Capital Markets team works with clients to organize borrowing and to help provide access to a global pool of investors who are looking for opportunities.

Custody and Securities Services

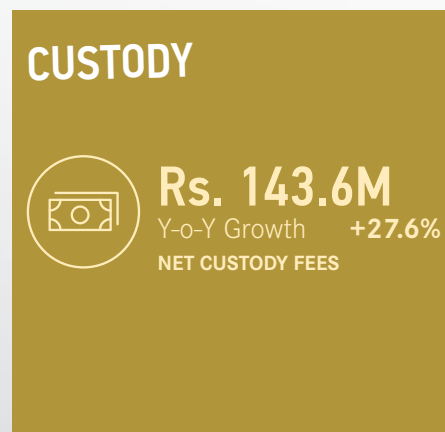
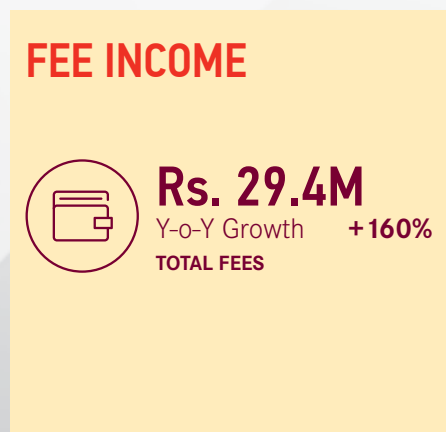
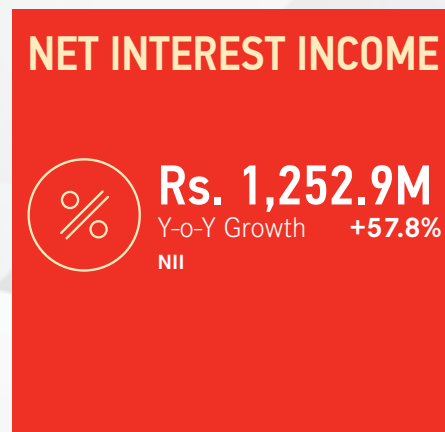
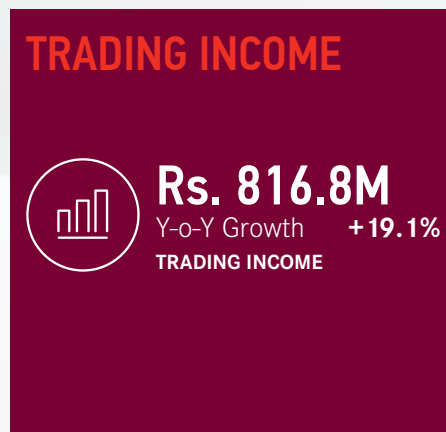
The Custody and Securities desk enables clients to trade in Equities, Bonds, Structured Products, Exchange-Traded Funds, Unlisted Securities, Mutual Funds and Physical Certificates whilst also ensuring settlement and safekeeping of these assets.

We offer Custody Services in over 50 markets worldwide, including major markets across Europe, Asia, the US, Australia, Africa, India as well as in exotic markets.

This activity was recently on boarded within the Treasury and Markets cluster to further enhance synergies and to enable access to ancillary Treasury Services to our clients.

TREASURY IN NUMBERS:

Operating Income Growth



Balance Sheet Growth

