




BANK ONE

CORPORATE PROFILE

BANK ONE, AT A GLANCE

**ESTABLISHED
IN 2008**


10 BRANCHES


+ 411 TEAM MEMBERS


50,000 Clients

BANK ONE

6 Business Lines

CORPORATE
INTERNATIONAL
PRIVATE
RETAIL
TREASURY
E-COMMERCE

MUR 48Bn
in total deposits

As at 31 Dec 2019

MUR 630m
profit after TAX

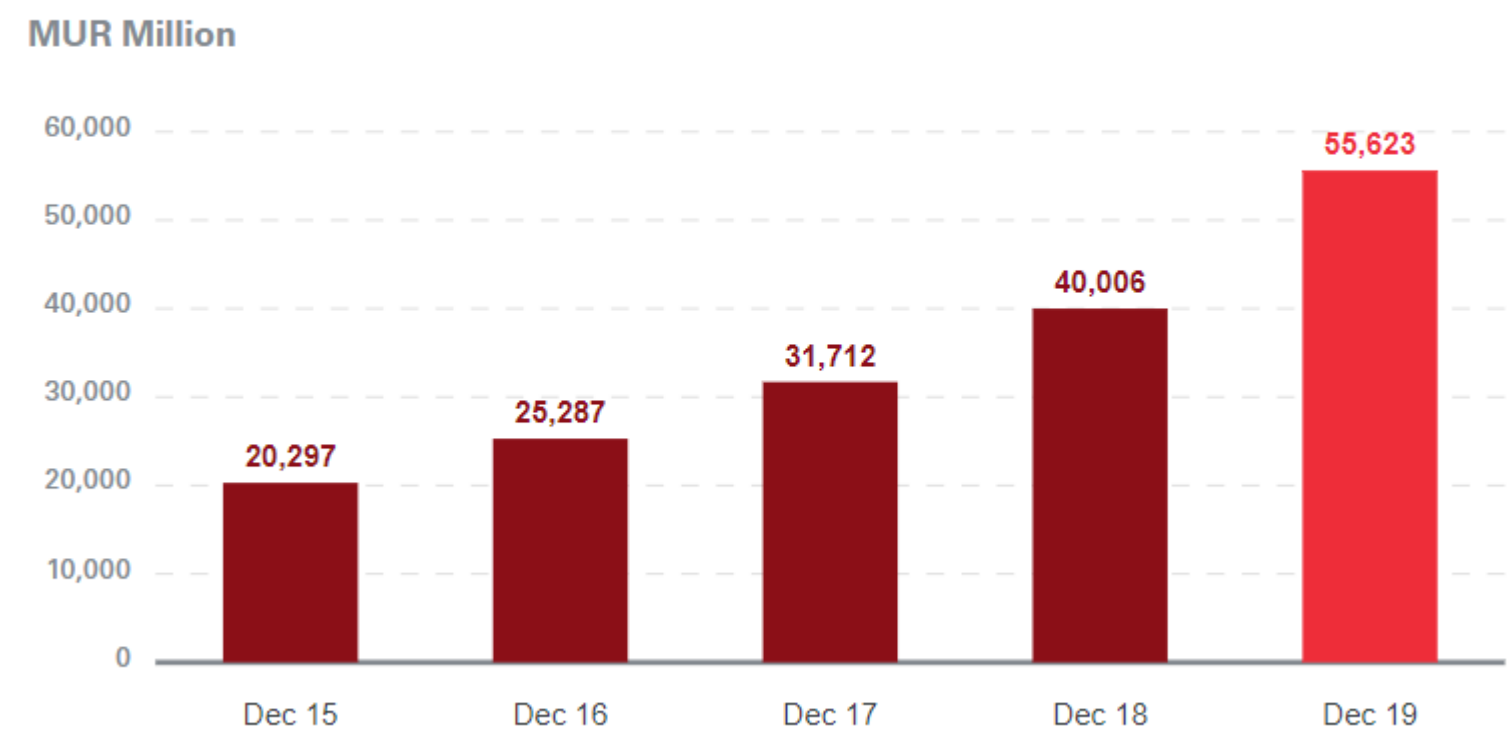
As at 31 Dec 2019

MUR 55Bn
in total assets

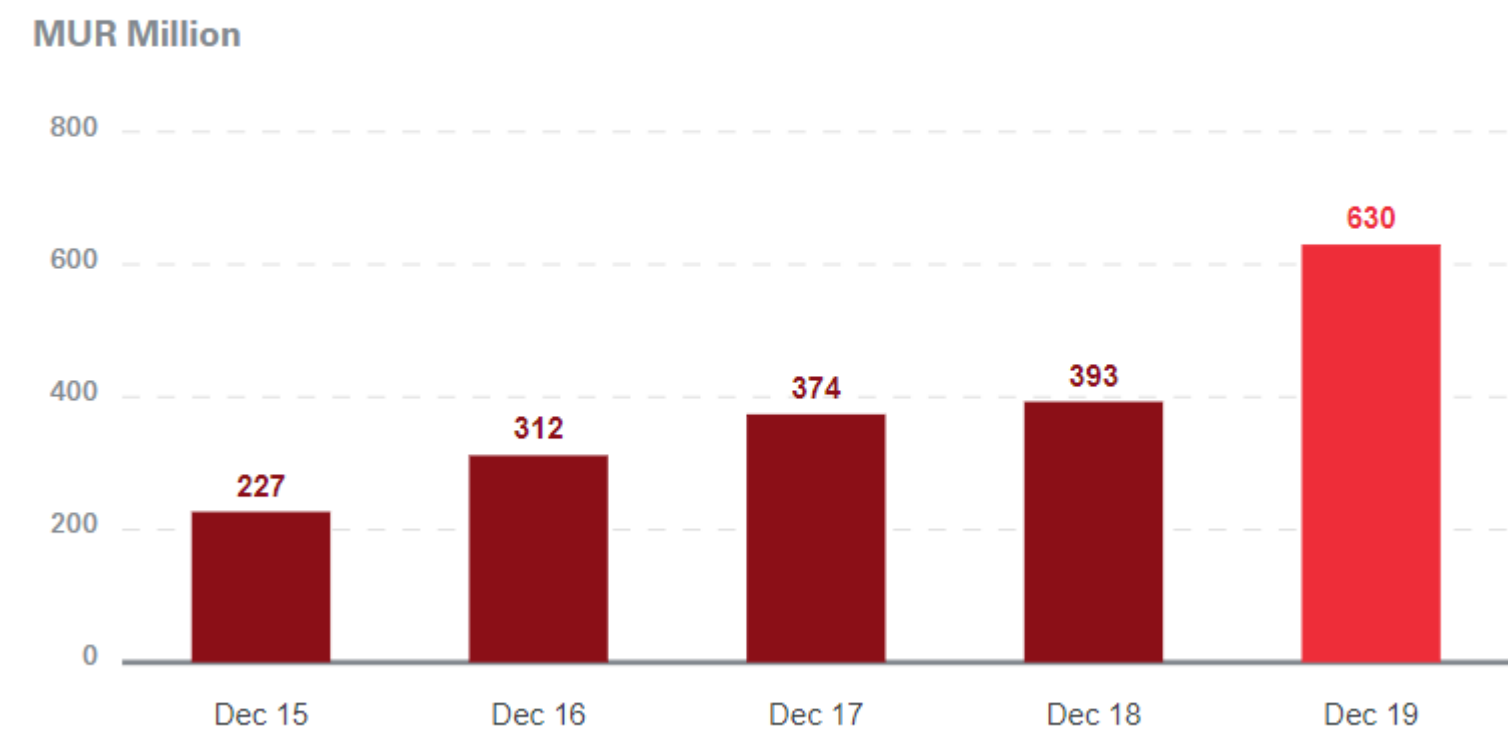
As at 31 Dec 2019

FINANCIAL HIGHLIGHTS

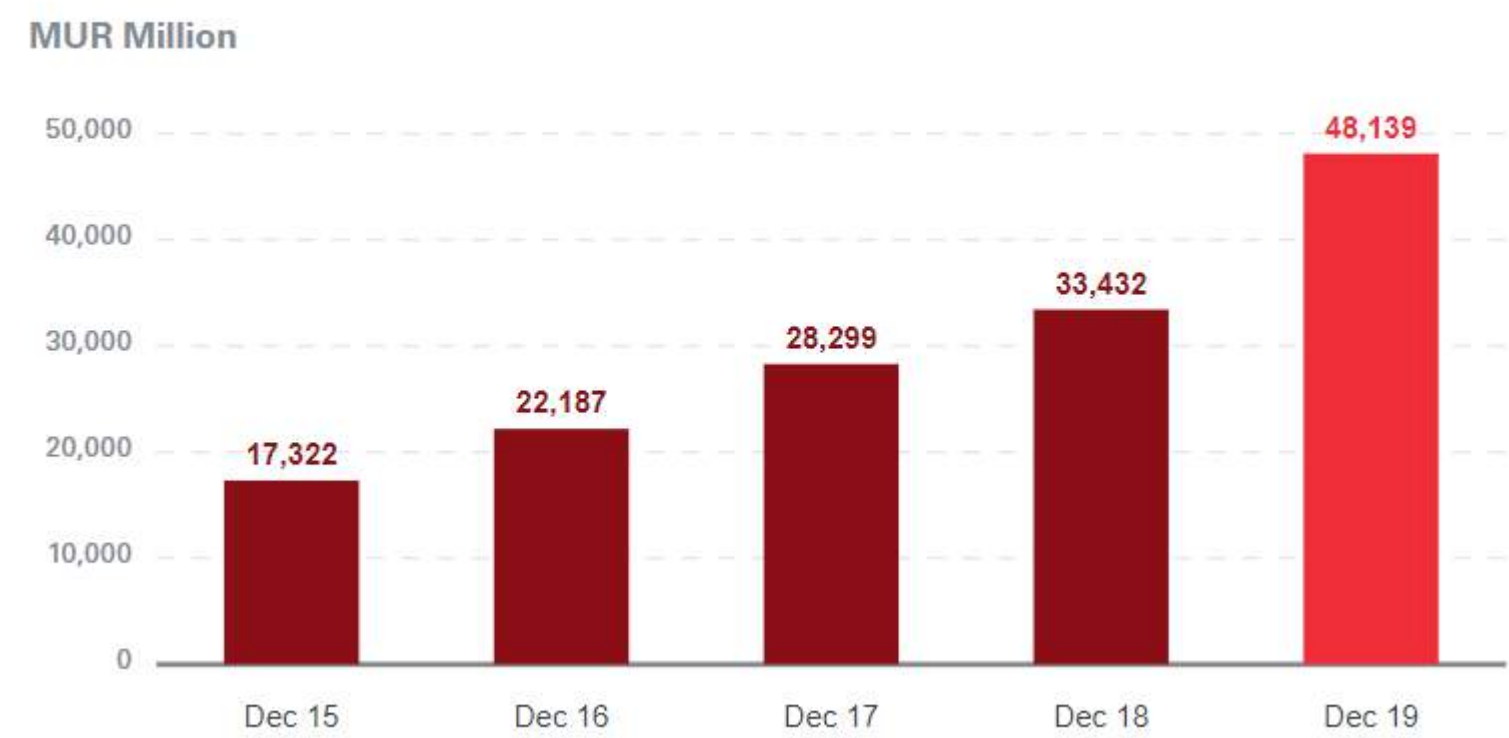
Total Assets (MUR Million)



Profit After Tax (MUR Million)



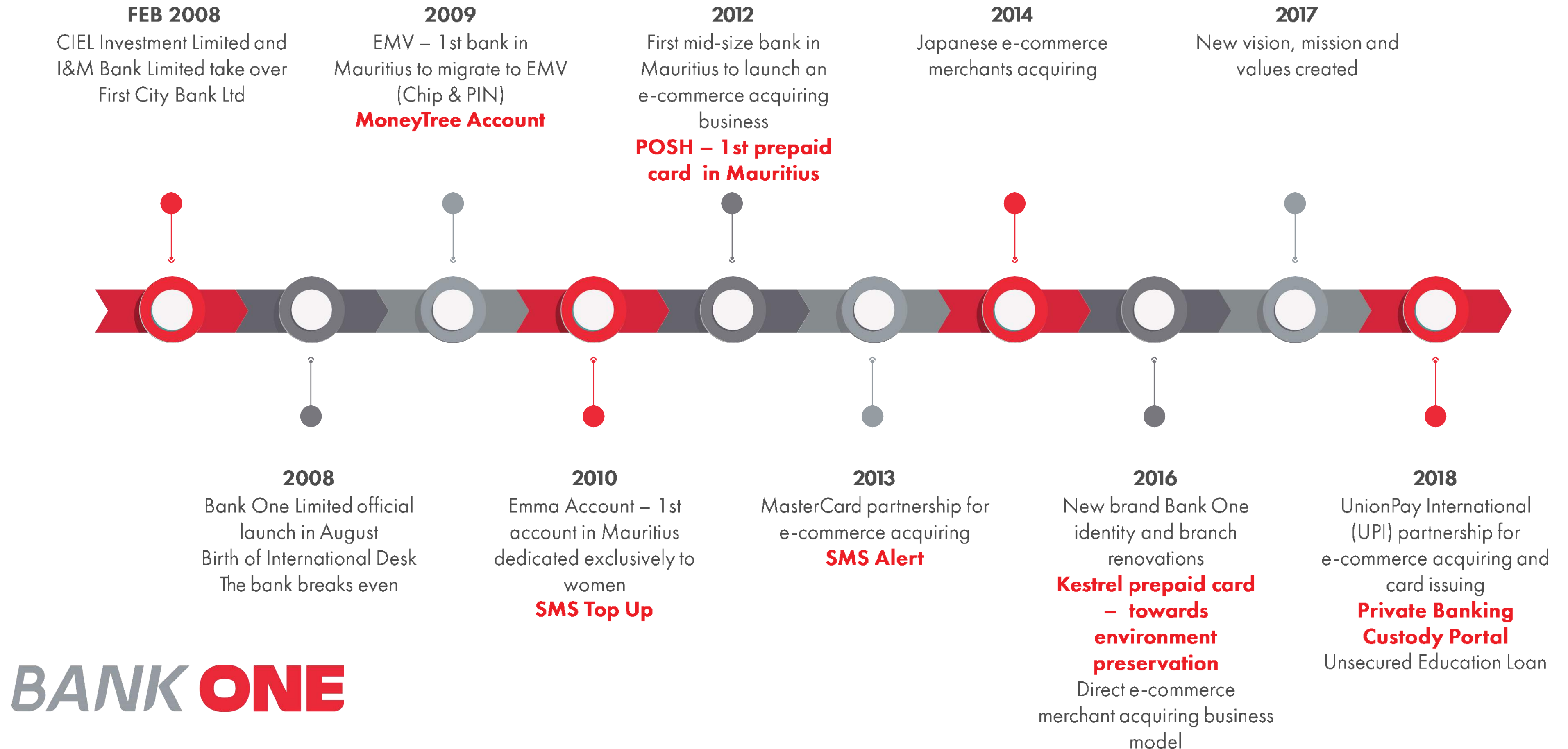
Total Deposits (MUR Million)



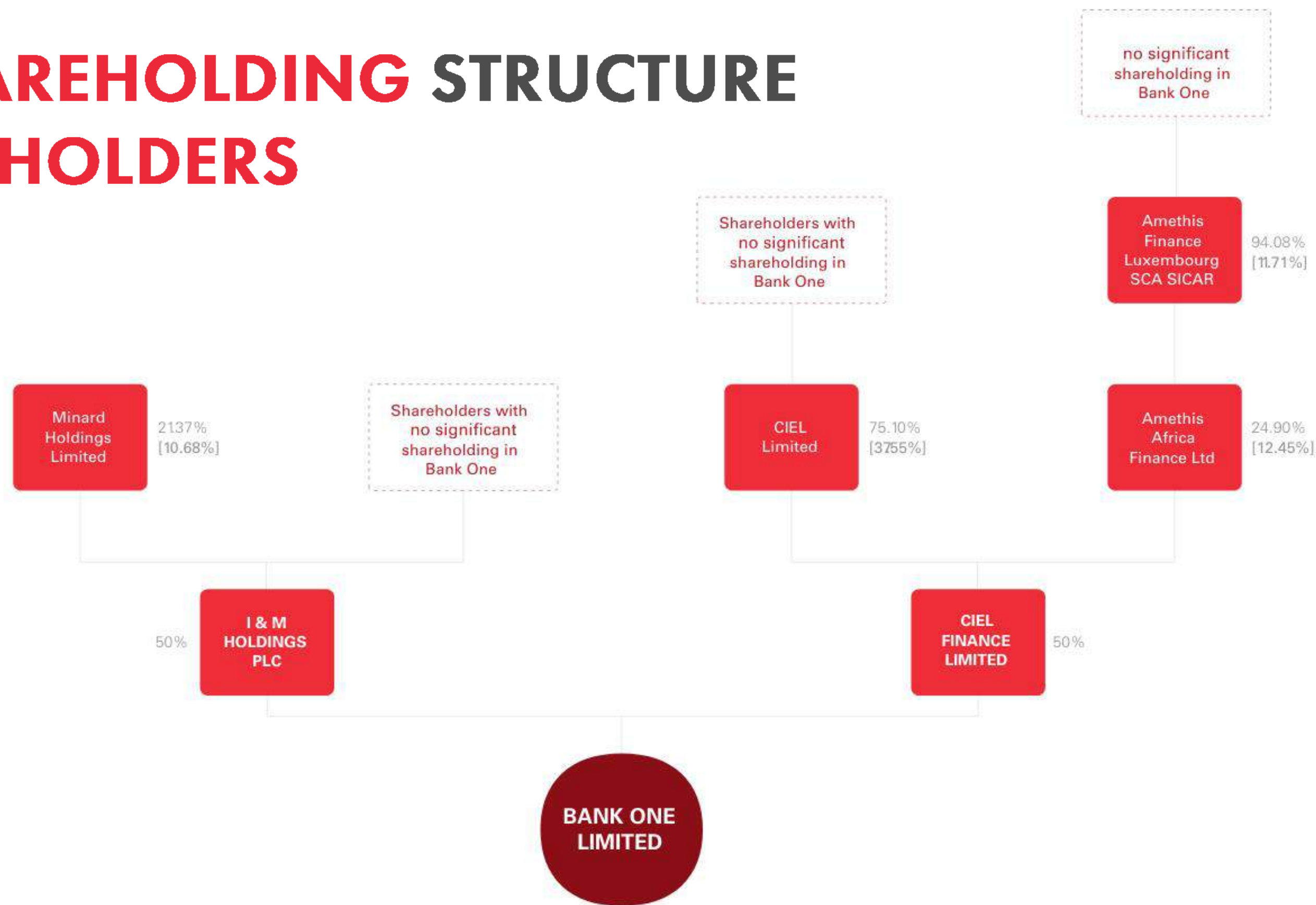
Return on Equity



MILESTONES



OUR SHAREHOLDING STRUCTURE & SHAREHOLDERS



[....%] : Effective shareholding in Bank One Limited
[Red Box] : Significant (i.e 10% direct & indirect) shareholder of Bank One Limited

Our Shareholders

CIEL Limited



GROUP REVENUE
MUR 24.21 bn
for the year ended
30 June 2019

PRESENT IN

+10
Countries

OVER

33,000
employees

GROUP STRUCTURE

+50
companies in our
portfolio



Listed on
**THE STOCK EXCHANGE OF
MAURITIUS**



5 Business
segments

Agro and property
Textile
Financial Services
Hotels and Resorts
Healthcare

Our Shareholders

I&M Holdings PLC



**MARKET
CAPITALISATION**
of approx.
USD 446m
as at December 2019

PRESENT IN
5
Countries



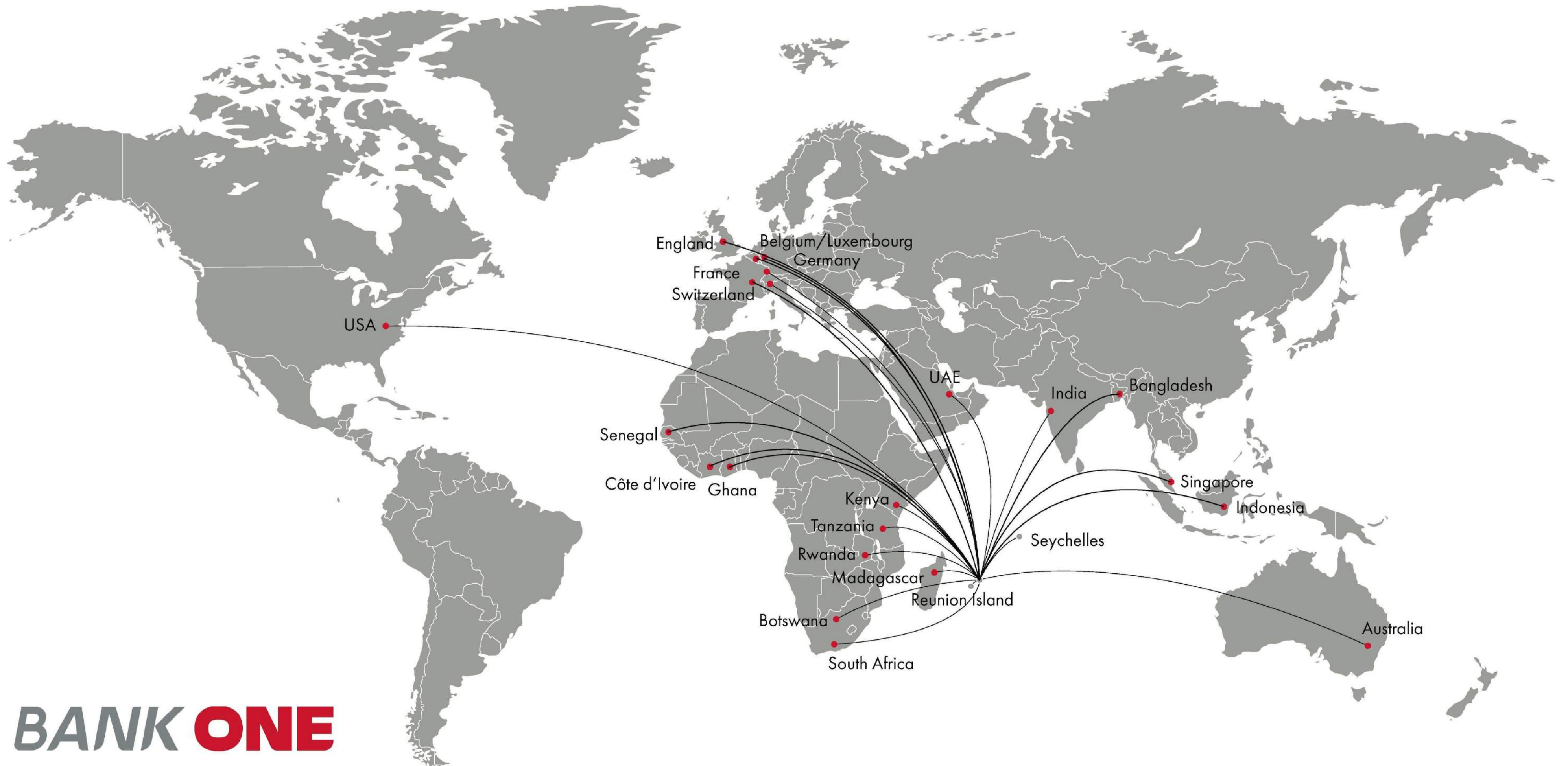
OVER
2,030
employees




Listed on the
**NAIROBI
SECURITIES
EXCHANGE (NSE)**

NETWORK OF
79
BRANCHES

Local bank with a global reach



BANK ONE

Awards



Visa, Inc.

2014 - 2015

Best Ecommerce Bank for Business & Risk Management



Global Finance Magazine

2017 - 2020

Best Private Bank Mauritius



CFI.co

2018

Best Corporate Bank Indian Ocean



CARE Ratings Africa

2018

CARE MAU A+ (Is); Stable



PwC Corporate Reporting Awards

2018 - Winner in Financial Institutions category

2019 - Runner-up in Financial Institutions category



LinkedIn Talent Awards

2019

Winner Best Employer Brand On LinkedIn Category Sub-Saharan Africa below 500 employees

BOARD OF DIRECTORS



SANDRA MARTYRES

Independent Chairperson, Non Resident
(Appointed as Independent Director on 02.09.13 and
Chairperson on 07.09.17)

Sandra Martyres has over 25 years' experience in banking at Senior Management level, overseeing all areas from front office (corporate banking, trade finance, dealing room) to support functions (Finance, HR, Admin, IT, Operations). She retired from Société Générale as Deputy CEO – India. She is currently an Independent Director on the Board of Novartis India Ltd and an Executive Member of the Managing Committee of Alliance Française de Bombay. Sandra holds a Master's Degree in Economics from the University of Mumbai.



MARK WATKINSON

Chief Executive Officer & Executive Director
(Appointed on 01.04.20)

Mark Watkinson has been a career banker with the HSBC Group for 33 years, during which time he held senior leadership roles in 10 countries in North America, Europe, Asia and the Middle East. In particular, Mark was CEO and Main Board Director for HSBC Bank Bermuda Limited (2015-2018), CEO and Main Board Director for HSBC Bank Malta Ltd (2011-2015), Executive Vice President Commercial Banking Canada and North America (2010-2011), President and CEO for HSBC Bank Philippines (2006-2010), Senior Vice President Commercial Banking HSBC Bank USA (2004-2006) and Senior Manager Commercial Banking HSBC Bank United Arab Emirates (2001-2004). Mark holds a law degree and is a Barrister at Law in the United Kingdom, he is an Associate of the Chartered Institute of Bankers, holds a MBA (with Distinctions) from the University of Warwick and is also a qualified Chartered Director from the Institute of Directors, United Kingdom.



GUARI AJAY GUPTA

Non-Executive Director, Non Resident
(Appointed on 02.03.17)

Gauri Gupta heads I&M Group's Corporate Advisory function. She has over 22 years of experience in Finance, Audit, Corporate Advisory and Banking Operations covering Product Development, Credit, Risk Management, and Strategic Planning. Under Corporate Finance, Gauri's forte lies in M&A transactions including transaction structuring and legal documentation. Gauri is a Director on the board of several companies under the I&M Bank Group including I&M Burbidge Capital Limited, an East African Corporate Advisory firm. She holds a Bachelor of Commerce degree and is a Chartered Accountant from the Institute of Chartered Accountants of India.



PAUL LEECH

Non-Executive Director, Resident
(Appointed on 26.06.19)

Paul Leech is currently the Non-Executive Chairman of CIEL Finance Limited, the Chairman of the Strategy Committee and a Member of the Audit and Risk Committee of CIEL Finance Limited. He is also the Non-Executive Chairman of the IQEQ group companies in Mauritius. Prior to these roles, he was Group CEO of Cim Financial Services Ltd from 2014 to 2017 and worked for 33 years with the HSBC Group in Asia, Africa and Europe. He held the position of Head of International at HSBC in Asia-Pacific prior to retirement from HSBC in 2011. Paul holds a bachelor's degree from the University of Birmingham.



MARC-EMMANUEL VIVES

Non-Executive Director, Resident (Appointed on 15.04.15)

Marc-Emmanuel Vives joined CIEL Finance Limited as Chief Executive Officer in September 2014, bringing with him more than 25 years of experience at Société Générale. After starting within the General Inspection of the Société Générale Group, he spent the next 18 years of his career in various assignments in emerging countries, first in Argentina as Commercial Director, then Chairman & CEO of Société Générale Argentina, later in Russia, as CEO of Bank Société Générale Vostok, before becoming First Deputy Chairman of Rosbank, and finally in India as Country Manager. Marc-Emmanuel holds a Master's degree in Business Administration from HEC Business School France, as well as a degree in History from Sorbonne University in Paris. Directorship in listed entities in Mauritius: IPRO Growth Fund Ltd, IPRO Funds Ltd.



L.A. SIVARAMAKRISHNAN

Executive Director
(Appointed 07.02.16)

L. A. Sivaramakrishnan is the Head of Business Development at I&M Bank Limited. He has over 38 years of banking experience and has previously occupied the post of Head of Corporate Banking at I&M Bank Limited and Head of I&M Kenya's Main Branch in Nairobi. He also held senior positions in Bank of Baroda in India and Kenya. He is also a director of I&M Insurance Agency Ltd, a fully owned subsidiary of I&M Bank Ltd. L. A. Sivaramakrishnan holds an MSc in Agricultural Sciences and is a Certified Associate of the Indian Institute of Bankers (CAIIB).



LEONARD CLEMENT MUSUSA

Independent Director
(Appointed on 02.03.17)

Leonard Mususa is a Private Management Consultant with extensive experience in transaction services including due diligence and business valuations, business recovery and reconstruction services. Leonard previously worked with PwC for 36 years and developed expertise in corporate governance, financial reporting, risk management and control. He served as Country Senior Partner with PwC (Tanzania) for 14 years prior to his retirement. He also served in other roles as Head of Assurance Risk and Quality in the PwC Africa Central region for three years and Head of Risk, Independence and Quality in the East Africa Market Area for a period of two years. Leonard also holds directorships in diverse companies in Kenya and Tanzania in financial, consumer industry and media sectors. He is a Fellow of the Association of Chartered Certified Accountants (FCCA) and Fellow Certified Public Accountant (Tanzania).



IGNACIO SERRAHIMA ARBESTAIN

Independent Director
(Appointed on 16.04.19)

Ignacio Serrahima A. has been a freelance consultant since March 2014, advising various entities in Madrid, Barcelona, Dubai, Riyadh, Nairobi and Mumbai in areas of strategic development and human resources. Prior to launching his consultancy business, Mr. Serrahima occupied various M&A roles at Banco Popular Espanol, S.A (Madrid) and Bankinter, S.A. (Madrid) between September 2000 to March 2014. He holds a degree in Business Administration and an MBA at ESADE, Spain, as well as a Master in International Management from the Thunderbird School of Global Management, USA..



NIKHIL TREEBHOOHUN

Independent Director
(Appointed on 21.12.17)

Nikhil Treebhoo Hun is currently a consultant for Oxford International Mauritius, of which he is also the Chairman. He has over 30 years of professional experience in the field of development at both the national level (as the Chief Executive of such intermediary organizations like the Export Processing Zones Development Authority and the National Productivity and Competitiveness Council which were involved in improving competitiveness at both industry and national level), and at international level (as Head of the Trade Section at the Commonwealth Secretariat in London). He was also the CEO of Global Finance Mauritius which is the voice of the financial services industry in Mauritius. Nikhil holds a BSc (Hons) Econ (Industry and Trade) from the London School of Economics & Political Science, a post graduate diploma in Development Planning Techniques from the Institute of Social Studies, Hague and a post graduate diploma in Financial Management from the University of New England, Australia. He is also a Fellow of the World Academy of Productivity Science and was a Senior Fulbright Fellow at Georgetown University, Washington DC. Directorship in listed entities in Mauritius: Terra Mauricia Ltd.

SENIOR MANAGEMENT TEAM'S PROFILE



MARK WATKINSON

Chief Executive Officer & Executive Director
(Appointed on 01.04.20)

Mark Watkinson has been a career banker with the HSBC Group for 33 years, during which time he held senior leadership roles in 10 countries in North America, Europe, Asia and the Middle East. In particular, Mark was CEO and Main Board Director for HSBC Bank Bermuda Limited (2015-2018), CEO and Main Board Director for HSBC Bank Malta Ltd (2011-2015), Executive Vice President Commercial Banking Canada and North America (2010-2011), President and CEO for HSBC Bank Philippines (2006-2010), Senior Vice President Commercial Banking HSBC Bank USA (2004-2006) and Senior Manager Commercial Banking HSBC Bank United Arab Emirates (2001-2004). Mark holds a law degree and is a Barrister at Law in the United Kingdom, he is an Associate of the Chartered Institute of Bankers, holds a MBA (with Distinctions) from the University of Warwick and is also a qualified Chartered Director from the Institute of Directors, United Kingdom.



B RANJEEVESINGH (RANJEEVE) GOWREESUNKUR

Chief Financial Officer

Ranjeeve holds an MBA with Finance from Herriot Watt University. Fellow of the Association of Chartered Certified Accountants, he is also a Professional Accountant registered with the Mauritius Institute of Professional Accountants. He started his career in 1998 at the Union International Bank and has since held various senior positions and gained extensive banking experience in his different roles at Delphis Bank, First City Bank, SBI (Mauritius) and Deutsche Bank (Mauritius). Ranjeeve joined Bank One in 2008 as Financial Accountant and was appointed as CFO since 2014.



STEPHEN VLOK

Chief Risk Officer

Stephen holds a Bachelor of Commerce and a Master of Commerce degree specializing in Financial Management. Stephen is also a certified member of the Institute of Bankers of South Africa and obtained an Associate Diploma from the Institute. Before joining Bank One, Stephen has had twenty years' experience in risk management in the South African banking and investment industries. Stephen joined the Bank in November 2014 as Chief Risk Officer.

EXECUTIVE MANAGEMENT



RISHYRAJ LUTCHMAN
Head of Treasury

Rishy holds an ACI Diploma, a PGCE in derivatives and financial products and a BBA from Management College of Southern Africa. Before joining Bank One in February 2014, he worked for 26 years in the Treasury division of the State Bank of Mauritius, where he covered different desks such as sales, interbank and fixed income and acquired a comprehensive knowledge of the Mauritian and Malagasy markets. Rishy held the post of Chief Dealer prior to leaving SBM.



VALERIE DUVAL
Head of Legal & Credit Administration

Called to the bar in 1995, Valerie joined Bank One in 2008 and acquired in depth exposure and expertise in banking operations and legal matters. Valerie is a versatile executive with 23 years of diversified experience. She comes with a unique mix of experience in a senior leadership position in matters pertaining to the general insurance sector and the banking sector. Her expertise ranges from handling high level claims for key general insurers of the market and advising Bank One on all legal aspects relating to the affairs of the Bank including complex recovery of assets in foreign jurisdictions. After having headed the Credit Administration Department of the Bank for 11 years, she was appointed as Head of Legal and Regulatory Affairs since September 2019.



FAREED SOOBADAR
Head of Corporate Banking

Fareed is a Fellow of the Chartered Association of Accountants (UK) and an associate - ACIB of the Institute of Financial Services (UK). He has more than 19 years of work experience in the financial services industry, having worked in auditing, accounting, offshore, HP financing, and including 14 years of banking experience gained at senior management level. He held several key positions in various organisations, namely KPMG, Deloitte, HSBC, AAMIL, Barclays over these years and was a corporate director at Banque des Mascareignes before joining Bank One. He also had international exposures with ABSA, Barclays Dubai, and Barclays Africa, where he worked principally in the credit field. Fareed was appointed Head of Corporate Banking of Bank One Limited in February 2015.



GUILLAUME PASSEBECQ
Head of Private Banking & Wealth Management

Guillaume is an International School of Management (IDRAC) graduate who has spent his entire career in the banking sector. He started off as a Portfolio Manager at B*capital Paris, the BNP Paribas brokerage house in 1999. In 2007, he was appointed as Head of Sales at BNP Paribas Personal Investors Luxembourg. He joined AfrAsia Bank in 2014 and was subsequently appointed as Head of Private Banking. Guillaume joined Bank One as the new Head of Private Banking in March 2017. He brought along the needed expertise to uplift the Private Banking offer. Following the setting up of the International Custody Platform, Securities Services and the External Wealth Managers Desk, our clients, both high-net-worth and institutional now have the tools for their wealth management experience. The Bank's array of clients has also been widened to accommodate Asset Managers, Investment Funds, Pension Funds and Family Offices through a one stop shop and open architecture model

EXECUTIVE MANAGEMENT



PRISCILLA MUTTY

Head of Human Resources

With over 20 years of experience in the human resource field, Priscilla is a seasoned Human Resources professional who is skilled at partnering with senior management teams to develop and execute strategic HR plans aligned with organizational objectives. She brings to the table her expertise in managing the full employee life-cycle and engaging with employees. She holds a Master in 'Administration d'Entreprises' from the University of Poitiers, France. Prior to joining Bank One, Priscilla has worked across regional and global corporations such as DCDM Consulting (Managed by Accenture) where she was responsible for HR-related consultancy assignments for a portfolio of clients in various industries including banking. Her assignments were conducted both in Mauritius and regionally (i.e. Madagascar, Kenya, Tanzania, Zambia, Djibouti, among others). From 2011 to 2014, she headed the HR department at Bramer Bank before moving to GroFin in January 2015, a development financier specialized in financing and supporting small and growing businesses (SGBs) with 16 offices across Africa and the Middle East, as its Chief HR Officer.



SHEHRYAR BAKHT ALI

Head of Retail Banking

Shehryar is a seasoned banker with over 16 years of experience at Citibank, Barclays and more recently Mashreq Bank Egypt as Head of Assets and Personal Banking. Over his career, Shehryar has successfully led Payments, Credit Cards Issuing/ Acquiring, E-commerce, Personal Loans, Personal Banking and SME Business. Shehryar is a graduate of University of Texas at Austin in Computer Sciences and has joined Bank One as Head of Retail Banking in May 2018.



CARL CHIRWA

Head of International Banking

Carl is a seasoned Pan-African banking executive with a special focus on corporate banking, structured trade and commodity finance, project finance and financial advisory services. He has developed deep networks on the subcontinent through 20 years of proven track record of origination, structuring and executing of large ticket strategic transactions across a wide variety of sectors in over 26 African countries. A Fellow Chartered Accountant with a BSc in Applied Accounting, Carl was previously Head of Trade Finance at Citi for the Sub Sahara Africa region. Carl joined Bank One in September 2018.



VISION


to be 'The **ONE** bank of choice'



MISSION

Creating value in every relationship through
Ownership, Nurturing and Execution

BANK ONE



VALUES

- Behave hONEstly and fairly
- Treat everyONE with respect
- Be the ONE to delight customers
- Work together as ONE team
- PiONEer better ways of doing things

BANK ONE

Our People

Our people today provide us with a level of competency that we consider a source of competitive advantage. Bank One is committed to making the Bank the ideal place to work and to treating its employees with dignity and respect. Its aim is to ensure that the environment is proactive and progressive and that employees are encouraged, given incentives and the opportunity to excel. We aim at fostering greater employee empowerment and providing an atmosphere conducive to personal and professional growth.

ONE most exciting place to work. **Our People** make the difference!



BANK ONE

Our Business Lines

PRIVATE BANKING & WEALTH MANAGEMENT

Your single point and easy access to the local and global financial markets in a totally open architecture.

INTERNATIONAL BANKING

Bank across continents, time-zones and cultures with our strategic partners and dedicated relationship managers.

RETAIL BANKING

A comprehensive range of retail banking products to suit every need from personal savings to SME finance.

E-COMMERCE

Your gateway to a bottomless pool of clients around the world through our tailored online payment solutions.

TREASURY

Trade in all major currencies and emerging market currencies with our full suite of foreign exchange products and hedging tools.

CORPORATE BANKING

Grow, manage and protect your business and plan for the future with our expertise spanning a widerange of industries.

BANK ONE

For Businesses

- Corporate Finance
- Working Capital Financing
- International Trade Finance
 - Project Finance
 - Asset Finance
- Loan Syndication
- Treasury Services
- Foreign Exchange Transactions
 - Cross-border Payments
- E-Commerce Acquiring Services
 - Escrow Services

For Borrowers

- Home Loan,
- Car Lease / Car Loan,
 - Personal Loan,
 - Educational Loan
- Overdraft facilities
 - Credit Cards

Other Services

- General & Life Insurance Products
- Prepaid Cards

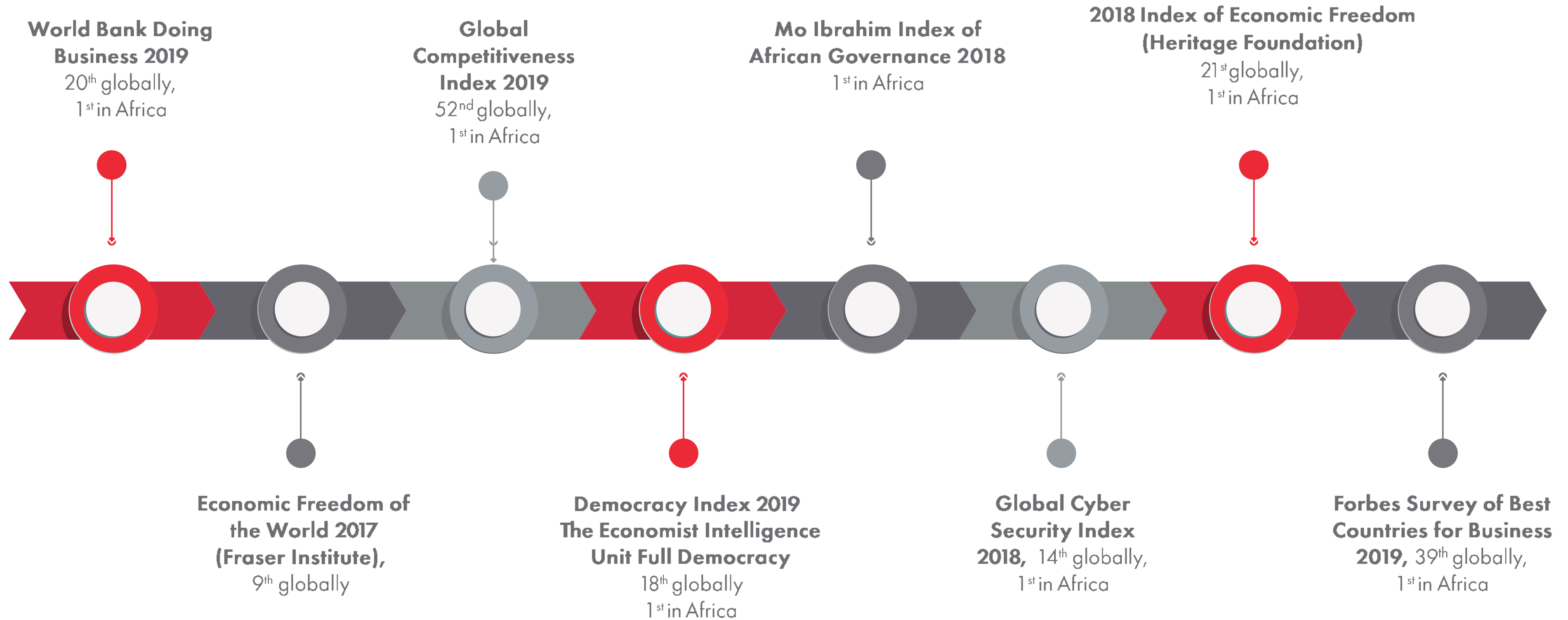
For Investors

- Wealth Management Services
- Asset Management Services
 - Investment Solutions
 - Advisory Services
 - Custody Services

For Depositors

- Multi-Currency Deposit Accounts
- Term Deposits in major currencies
- Demand Deposit / Call Deposit Accounts

Why Mauritius?



Why **Bank One**?



BANK ONE

BUILDING A SUSTAINABLE BUSINESS

Bank One acknowledges the necessity of integrating sustainability into its business strategies, with the ever-increasing impact of Environmental and social factors across businesses.

The integration of sustainability into the bank's decision-making process will take two key directions:

1. Ensuring environmental and social responsibility in Bank One's own operations, through environmental (such as reduction of operations waste and improvements in energy footprint) and socially responsible initiatives (such as improved human resources practices and Corporate Social Responsibility (CSR) initiatives of the Bank); and
2. Integrating sustainability into the Bank's core business decisions, through the integration of environmental and social criteria (E&S) into its clients- and other stakeholders related decision-making processes.

These guiding principles help us in defining who we are as a bank and ensure employees consistently apply them in everyday business decisions be it in terms of our credit policy, our engagement for protecting the environment or our long-term commitment towards vulnerable families and communities through the 'Bank One CARE Programme'.



Mauritius Kestrel,
Falco punctatus
IUCN status: Endangered in 1994,
down-listed to Vulnerable in 2000.

OUR CORRESPONDENT BANKS

SBM Bank (Mauritius) Ltd, India

Axis Bank, India

I&M Bank Limited, Kenya

BNi Madagascar, Madagascar

DBS Bank Ltd, Singapore

Absa Bank Ltd, South Africa South

Bank of China Limited, Africa South Africa

FirstRand Bank Ltd, South Africa

The Standard Bank of South Africa Limited, Mashreq UAE

Bank PSC, UK USA

Citibank NA,

Citibank NA,

CORPORATE INFORMATION

Chief Executive Officer
Mark Watkinson

Registered Office
16, Sir William Newton Street Port Louis, Mauritius

International Banking

5th Floor, Bank One Head Office
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Tel: (230) 202 9200
Email: SalesteamIBD@bankone.mu

Corporate Banking

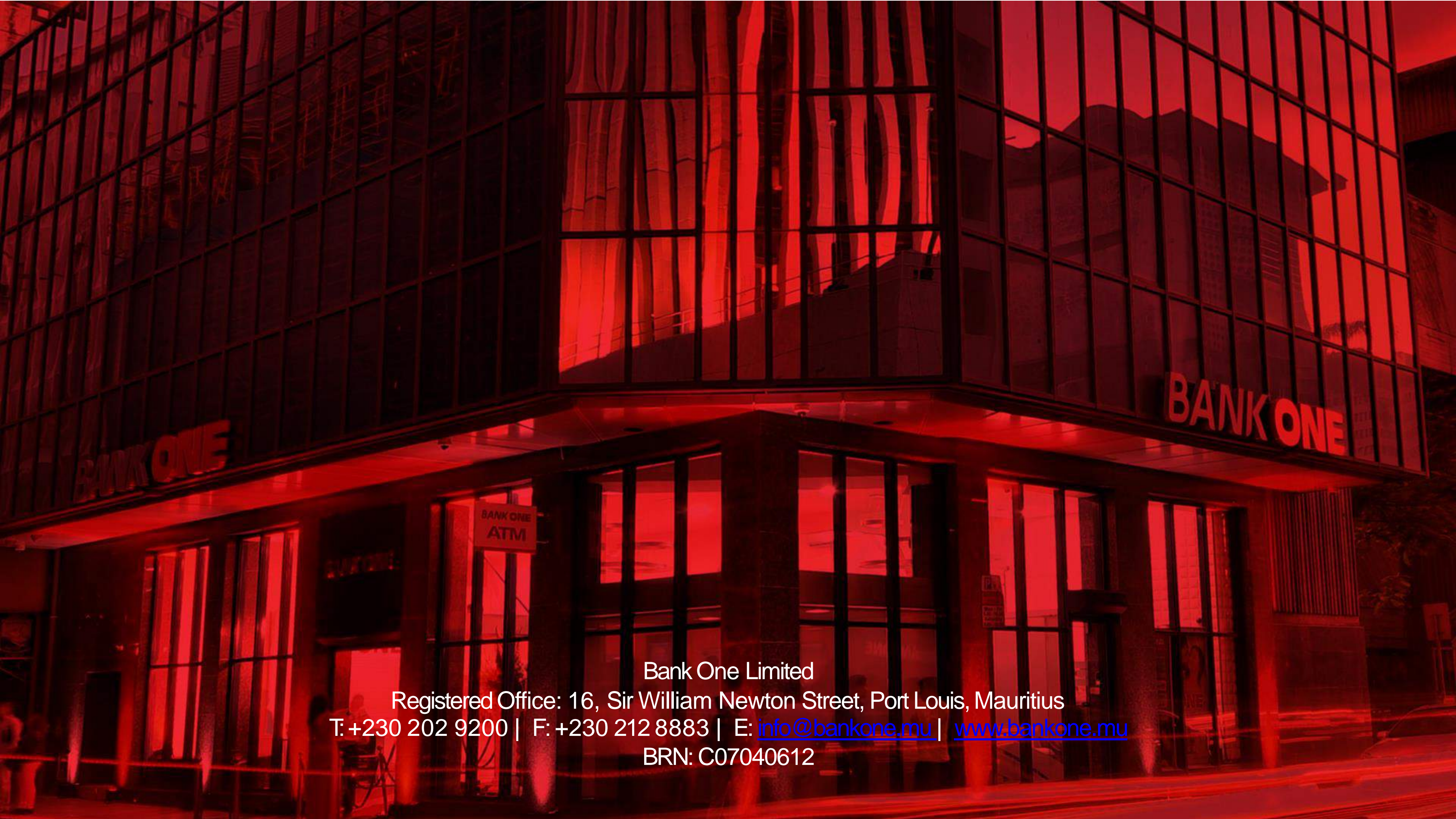
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Retail Banking

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