

# BANK CRIE CORPORATE PROFILE 2021

# BANKONE AT A GLANCE

4 BUSINESS LINES

CORPORATE BANKING
INTERNATIONAL BANKING
PRIVATE BANKING
PERSONAL FINANCIAL
SERVICES



**50,000** CLIENTS

19.81%

CAPITAL
ADEQUACY
RATIO (CAR)

As at 31<sup>st</sup> Dec 2020



421 TEAM MEMBERS 4 BUSINESS ENABLERS

HUMAN CAPITAL
CUSTOMER EXPERIENCE
TRANSFORMATION
COMMUNICATION

MUR 48bn

(USD 1.1bn)
IN TOTAL
DEPOSITS

394%
LIQUIDITY
COVERAGE
RATIO (LCR)

As at 31<sup>st</sup> Dec 2020

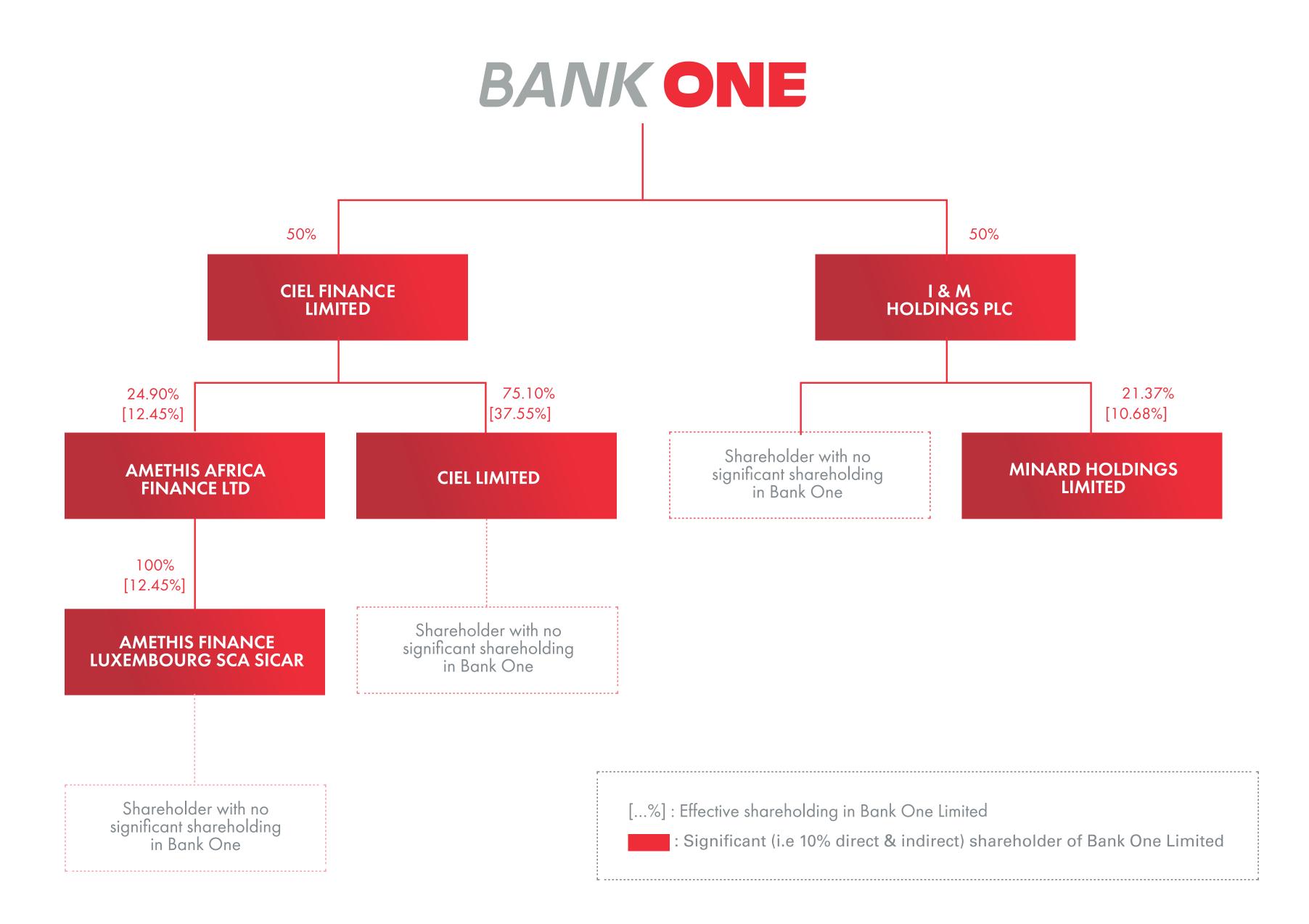
MUR 57.1bn

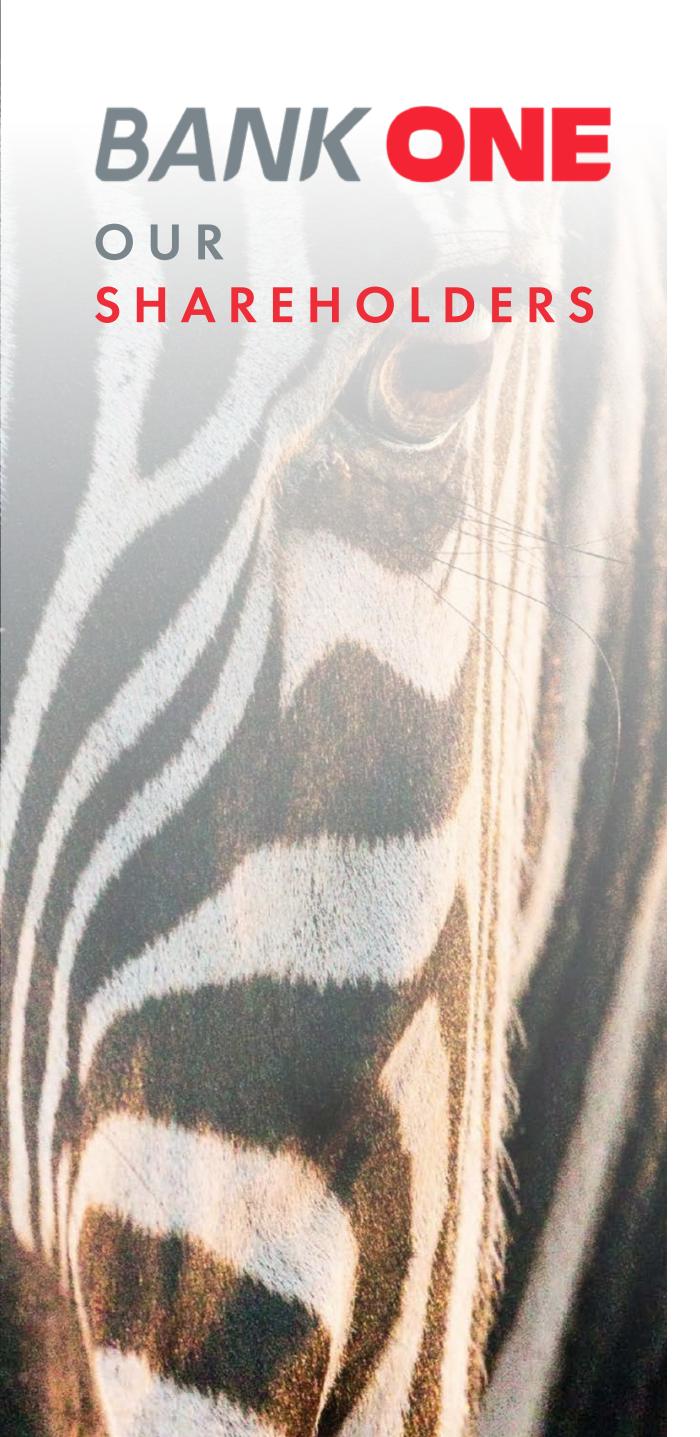
(USD 1.3bn)
IN TOTAL
ASSETS

As at 31<sup>st</sup> Dec 2020

CARE
MAU A+(IS)
ISSUER
RATING

# BANK ONE OUR SHAREHOLDING STRUCTURE & SHAREHOLDERS





### **CIEL Limited**



**GROUP REVENUE** 

MUR 21.92 bn (USD 586 M)

ended 30<sup>th</sup> June 2020

for the year

**PRESENT IN** 

+10
COUNTRIES ACROSS

AFRICA AND ASIA

OVER

32,000

employees

MARKET CAPITALISATION

MUR 5.86bn (USD 157M) FOR THE YEAR

ENDED 30<sup>th</sup> June 2020

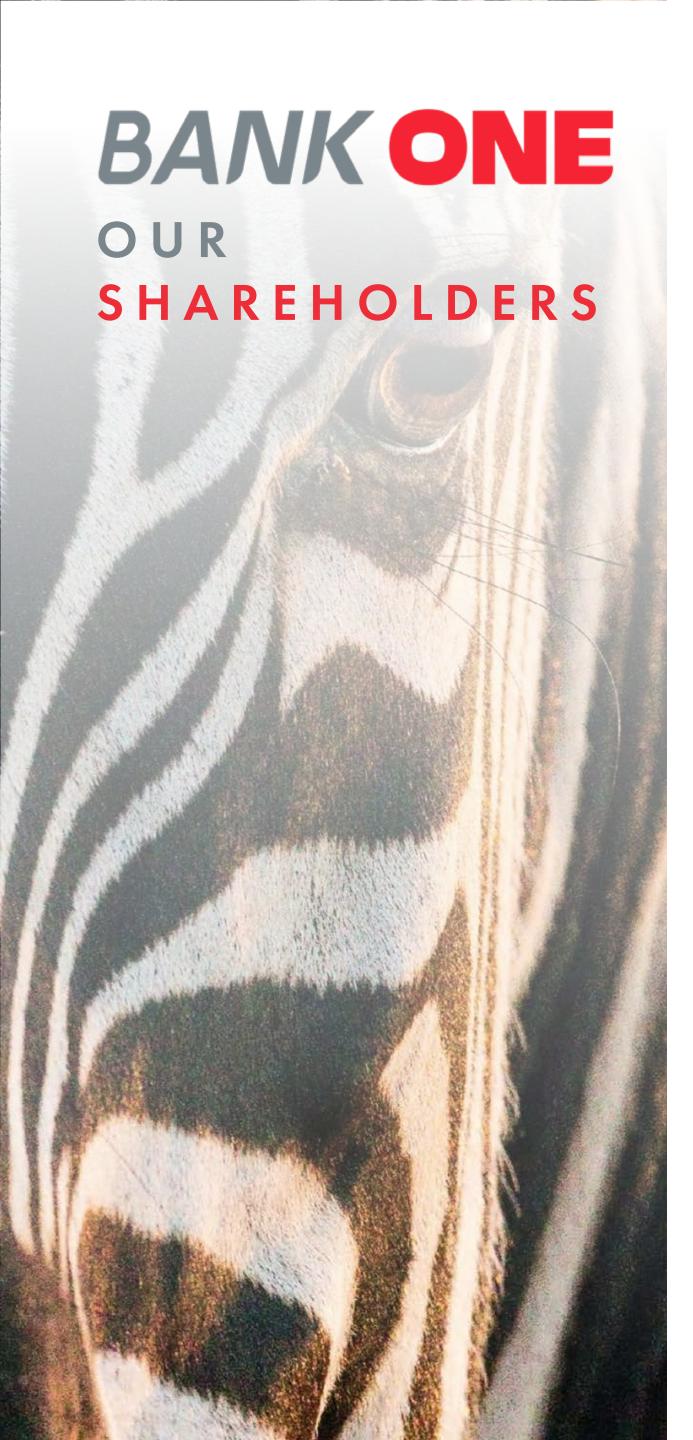


LISTED ON
THE
STOCK EXCHANGE
OF MAURITIUS
AND ON THE SEM
SUSTAINABILITY INDEX

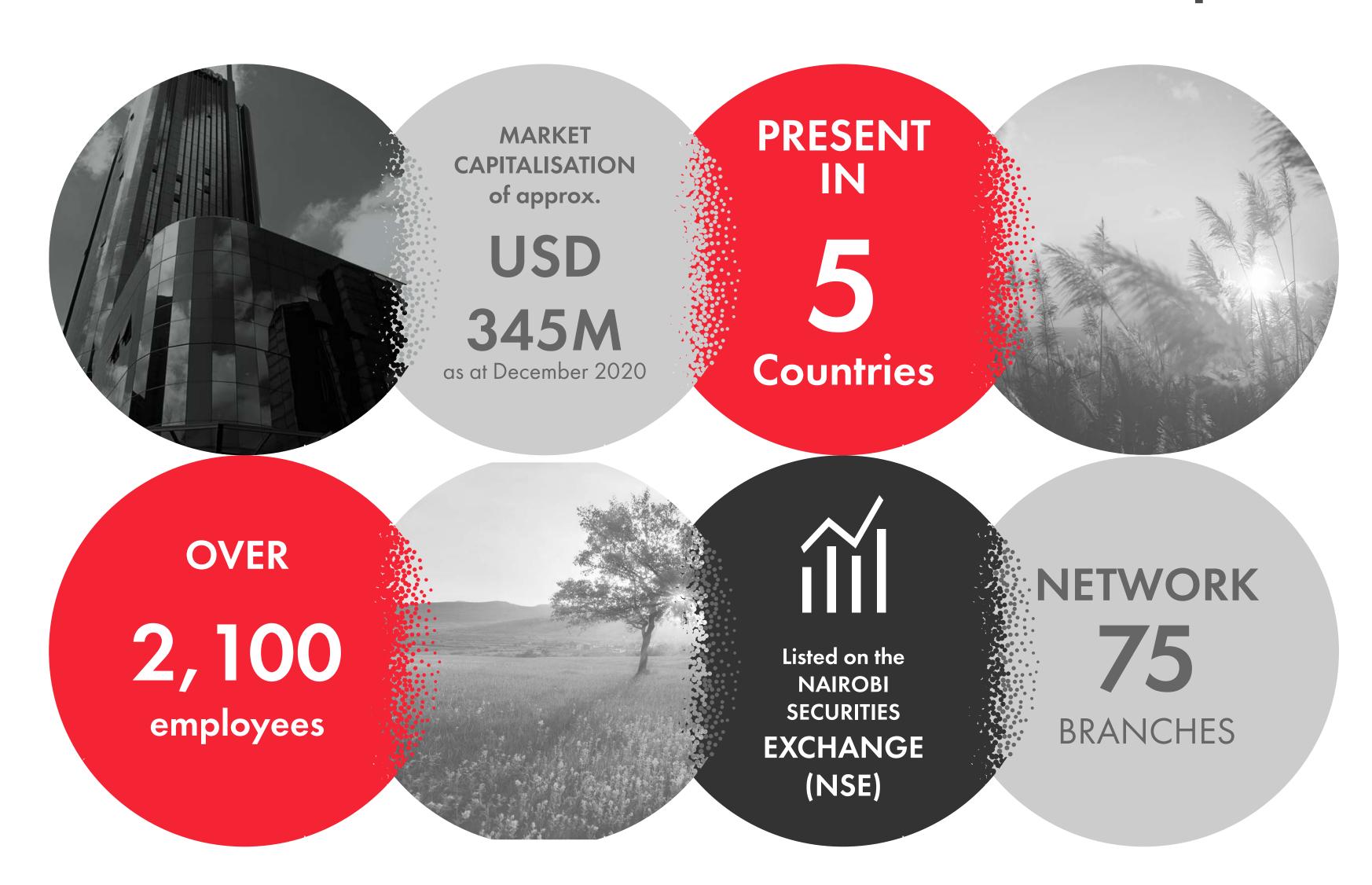


6 STRATEGIC SECTORS

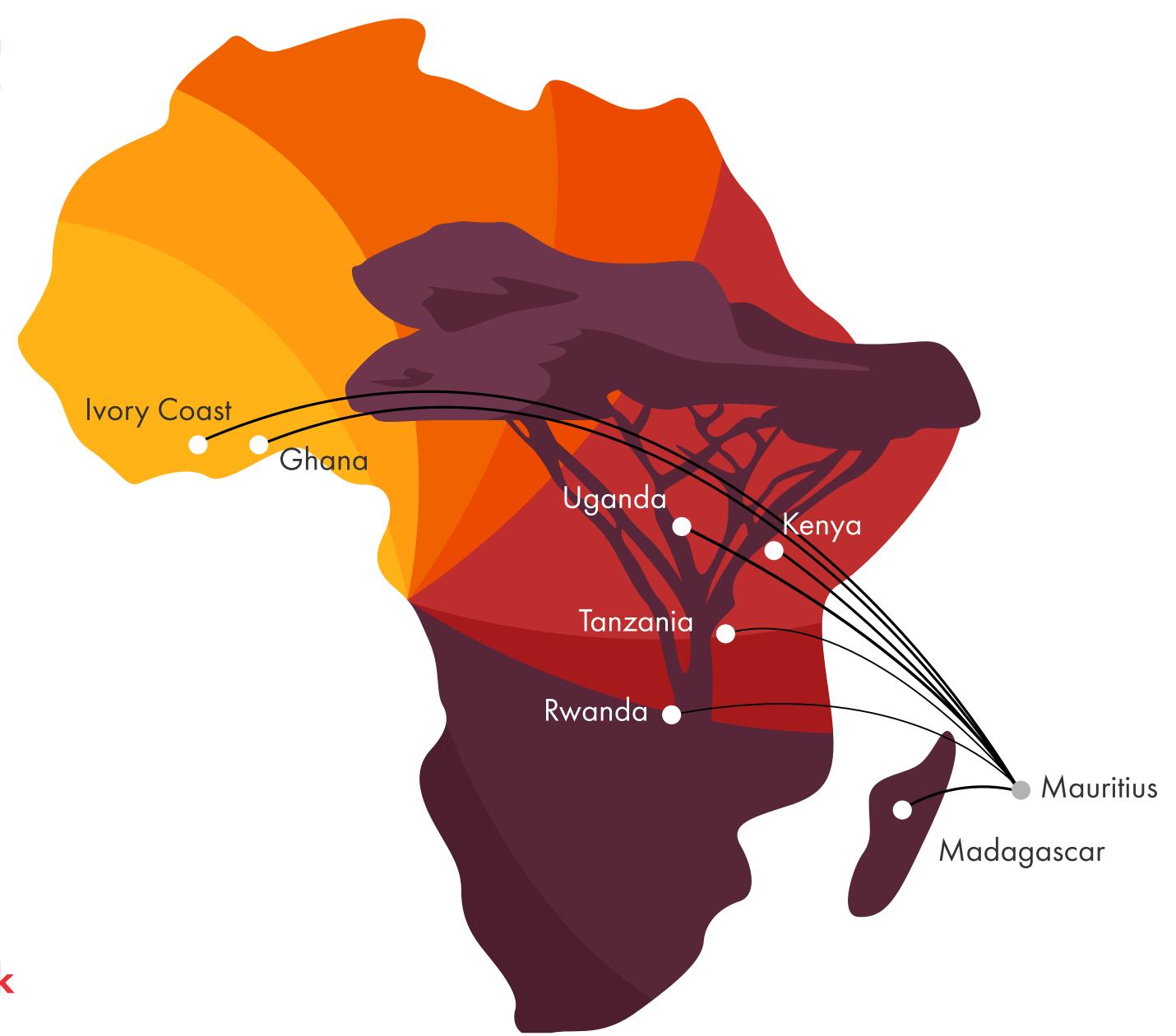
AGRICULTURE | TEXTILE
FINANCE | HOSPITALITY
PROPERTY | HEALTHCARE



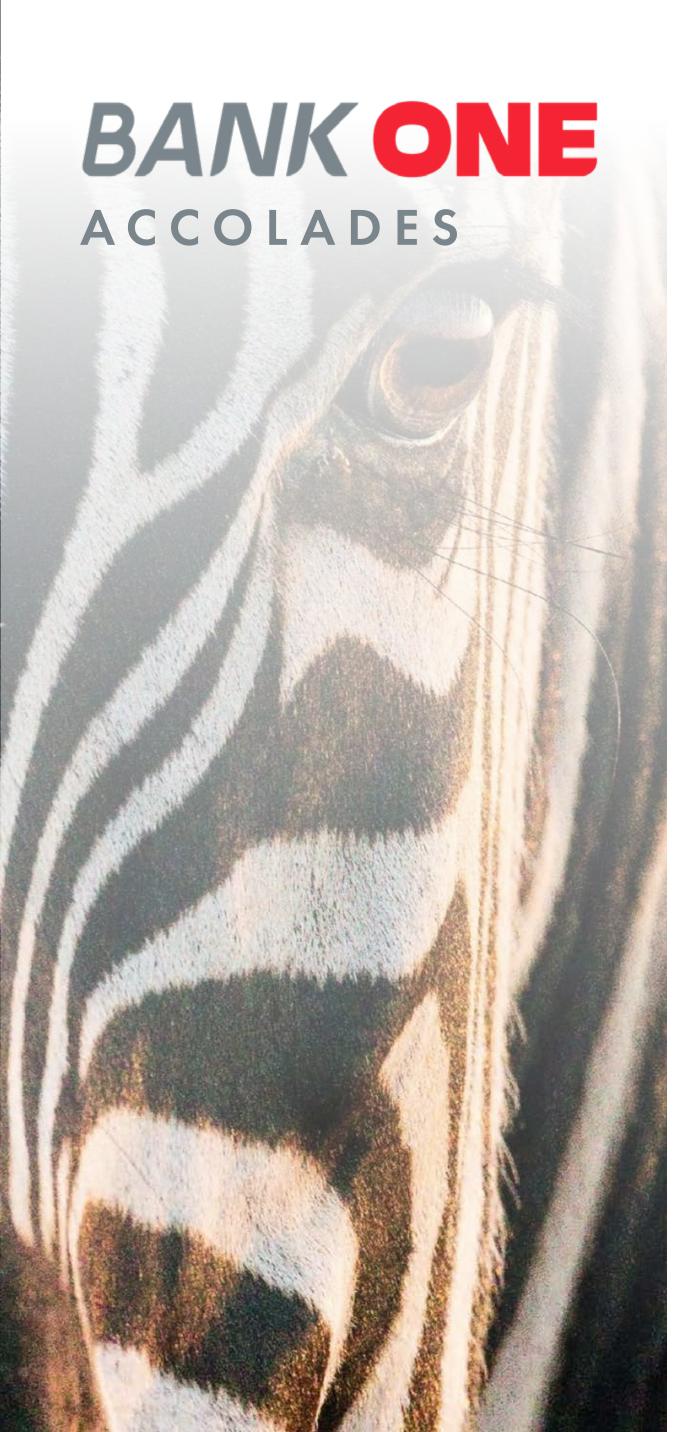
## **I&M Group PLC**



BANK ONE



Our African Network



#### GLOBAL BANKING & FINANCE REVIEW



Best Corporate Governance Bank Mauritius 2020



Best SME Bank Mauritius 2020



Best Custodian Bank Mauritius 2020

#### THE DIGITAL BANKER

Global Retail Banking Innovation Awards 2020



Credit Card of the Year

Global Private Banking Innovation Awards 2020



Best Product Innovation



Best Private Bank (South Africa)

#### GLOBAL FINANCE MAGAZINE



Best Private Bank Mauritius 2020

#### CAPITAL FINANCE INTERNATIONAL CFI.CO



Best Corporate Bank 2020 (Indian Ocean)



Best International Banking Services 2020 (Indian Ocean)

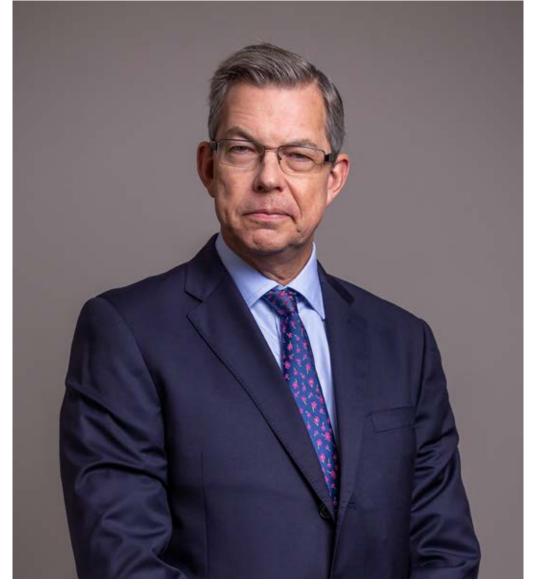




#### **SANDRA MARTYRES**

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

Sandra Martyres has over 25 years of experience in banking at Senior Management level, overseeing all areas from front office (corporate banking, trade finance, treasury & foreign exchange trading) 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 Boards of Novartis India Ltd, Franklin Templeton Trustee Services India P. Ltd, HNI India Office 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. He also holds a MBA (with Distinctions) from the University of Warwick and is a qualified Chartered Director from the Institute of Directors, United Kingdom. Mark was appointed as Independent Non-Executive Director of the Mauritius Institute of Directors (MIoD) in July 2020 and Deputy Chairman of the Mauritius Bankers Association (MBA) from August 2020 to June 2021.



#### **GAURI AJAY GUPTA**

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

Gauri Gupta heads I&M Group's Corporate Advisory function. Under Corporate Finance, Gauri's forte lies in M&A transactions including transaction structuring and negotiation of legal documentation. She holds a BCom degree and is a Chartered Accountant from the Institute of Chartered Accountants of India. Her experience of over 20 years in Banking covers Credit, Risk Management, Product Development, Finance, and Strategic Planning. She has been instrumental in the enhancement of the corporate governance framework at I&M for over 15 years and oversees governance matters for I&M Group Plc, the parent entity for I&M Bank Group, listed on the Nairobi Securities Exchange. She is a Director on the board for several companies under the I&M Bank Group including I&M Burbidge Capital Limited, an East African Corporate Advisory firm.







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 IQ EQ 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 his retirement from HSBC in 2011. Paul holds a bachelor's degree from the University of Birmingham.



**LAKSHMAN BHEENICK** 

Non-Executive Director, Resident (Appointed on 01.06.21)

Lakshman Bheenick is currently the CEO at CIEL Finance Limited. Prior to joining CIEL Finance Limited, he was the CEO of Standard Bank (Mauritius) Limited from June 2010 to February 2021. Prior to that, he held the position of Head of Global Markets from June 2006 to May 2010. He started his career in 1996 with Barclays Bank Plc in Mauritius and left in June 2006 as Head of Market Making & Liquidity Management. Lakshman Bheenick holds a BA (Econ) from the University of Manchester.



**CHRIS LOW** 

Non-Executive Director, Non-Resident (Appointed on 24.05.21)

Currently, Chris occupies the post of Regional Director at I&M Group, with responsibility for the Group subsidiaries in Rwanda, Tanzania and Uganda as well as the joint venture with Bank One. As a Board Director on I&M Group Plc, he has Group responsibilities for Strategy, Risk Management, Finance, Human Resources and Marketing.

Prior to this, Chris was a Board Director on I&M Bank Ltd, Kenya and he was a Senior Advisor (Banking Specialist) at the Department of International Trade in the UK Government. Until 2018 he held the position of Group CEO at Letshego Holdings Ltd in Botswana and as Chairman / Non-Executive Director for their subsidiary companies in Botswana, Mozambique, Nigeria and Tanzania. He was also a board and credit committee member for Diamond Bank Nigeria. In prior roles, Chris worked for National Bank of Kuwait and for Standard Chartered Bank in London, Africa and Asia.

Chris holds an MA (Zoology) from St Peters College, Oxford University and he is an Associate of the Institute of Chartered Accountants, England and Wales.





#### **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).



#### **IGNASI SERRAHIMA ARBESTAIN**

Independent Director (Appointed on 16.04.19)

Ignasi Serrahima Arbestain 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 Treebhoohun 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 (now Mauritius Finance) 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.



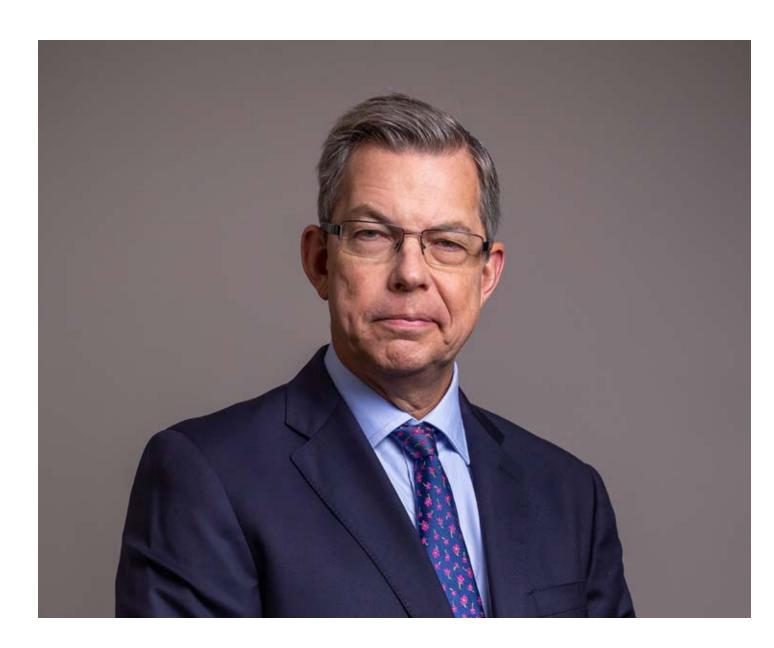
#### **ROSELYNE RENEL**

Independent Director, Non-Resident (Appointed on 24.05.21)

Roselyne Renel is based in the UK and is currently the Group Chief Credit Officer of Lloyds Banking Group (LBG). Prior to LBG, Roselyne was employed by Standard Chartered Bank (SCB) as the Group Head, Enterprise Risk Management (Jan 2016 – Jan 2020) and Group Chief Credit Officer (Nov 2013 to Dec 2015). Before joining SCB, Roselyne spent two and half years at Standard Bank of South Africa as Chief Risk Officer for the Corporate & Investment Banking division and just over 16 years at Deutsche Bank, where she held various senior roles including Chief Credit Officer for Emerging Markets and the Investment Bank. Roselyne is also currently a Member of the Supervisory Board of Eurex Clearing AG (member of Deutsche Börse Group).

Roselyne followed a senior executive advanced management program at the University of Columbia, USA. She completed the Credit Risk Graduate program delivered by Manufacturers Hanover Trust (now JP Morgan Chase), and also holds an Accounting & Bookkeeping Advanced Certification from the London Chamber of Commerce.





#### **MARK WATKINSON**

Chief Executive Officer & Executive Director (Appointed on 01.04.20)

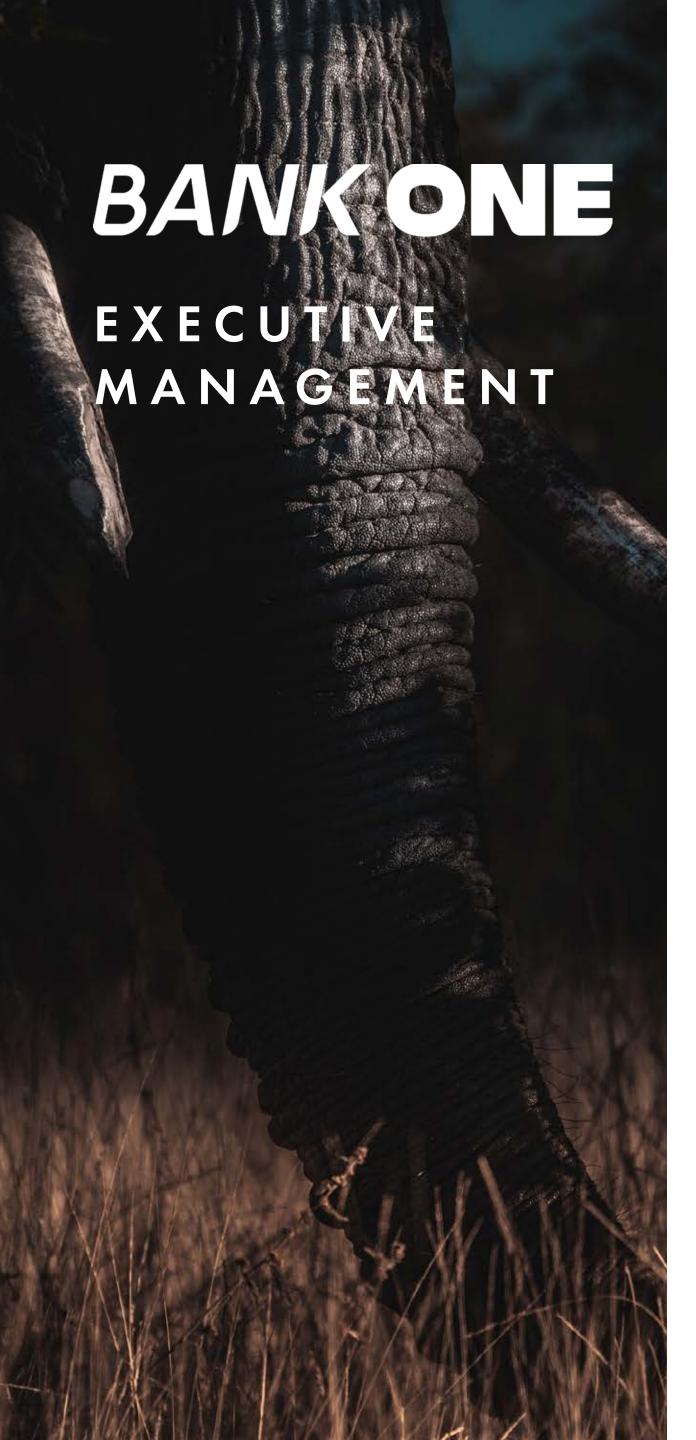
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#### **ERIC HAUTEFEUILLE**

Chief Operating Officer (Appointed on 12.10.20)

Eric has a career spanning almost three decades at senior level in the banking sector. He spent 24 years at Société Générale whereby he worked in various countries namely in Europe, Asia and Africa. During his tenure, he successively held the positions of Chief Information Officer and Project Director in Cameroon (1997-2000) and in Tahiti (2000-2005), Project Director in Russia (2005-2007), Head of Operations and Deputy Chief Operating Officer in China (2007-2011), Chief Operating Officer (COO) in India (2011-2014) and Head of Transversal Operations in France (2014-2015). Prior to joining Bank One as COO in October 2020, Eric held the positions of COO and Head of Transformation at BNI Madagascar for the last five years. He was instrumental in developing the BNI footprint, particularly on mobile, cards and payments businesses and branchless digital microfinance.





#### 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





#### **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) - FCCA and an associate member of the London Institute of Banking and Finance (UK) - ACIB and holder of an MBA from Durham University. He has more than 20 years of work experience in the financial services industry, having worked in auditing, accounting, offshore, HP financing, and including 15 years of banking experiences gained at senior management level. He held several key positions in various organisations over these years namely KPMG, Deloitte, HSBC, AAMIL, Barclays and before joining Bank One, as Corporate Director at Banque des Mascareignes. He also had international exposure 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.





#### **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. Priscilla joined the Bank in December 2017 as Head of HR. Priscilla received The Women of Wonder Award Mauritius 2018. This patented Award is granted in recognition and appreciation to women who are constantly striving to uplift as well as inspire and empower themselves and other women. She has also been conferred the 101 Most Influential Global HR Leaders by the World HR Congress and more recently led the Bank to win the LinkedIn Best Employer Brand Award for Sub-Saharan Africa below 500 employees category.



#### **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-Saharan Africa region. Carl joined Bank One in September 2018.





#### **BHAVYA SHAH**

Head of Personal Financial Services

Bhavya Shah brings nearly two decades of retail banking experience with deep international business exposure across Asia, Europe and America. Over this period, he has played key roles in strategy, customer propositions, digital and innovation, customer experience, product management and marketing. Before moving to Bank One, Bhavya was working for HSBC Group where his last role was the Global Head of Retail Propositions, Wealth & Personal Banking. He holds a Master in Business Administration from the University of Delhi, a Bachelor in Science from the University of London and a Bachelor in Commerce from the University of Calcutta. Bhavya joined Bank One in June 2021 as Head of Personal Financial Services.

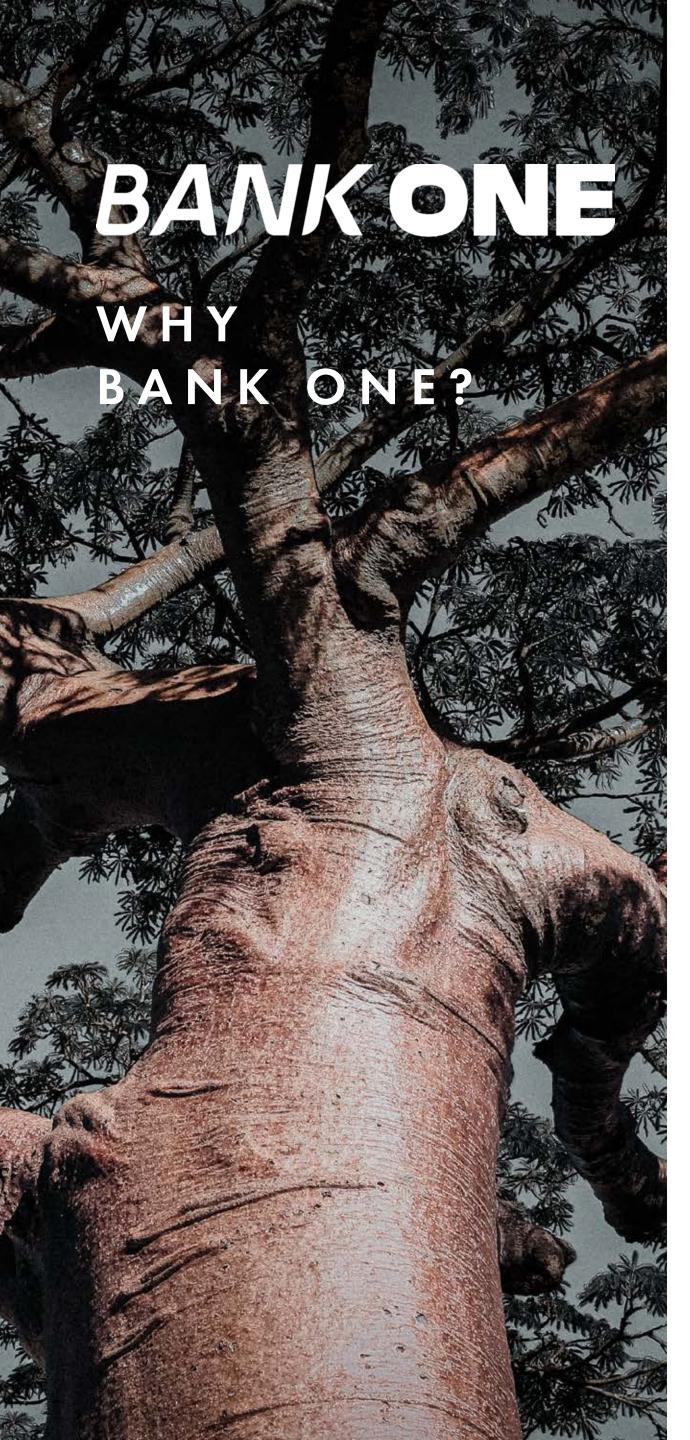


#### **KENNY MORTON**

Head of Regulatory Affairs

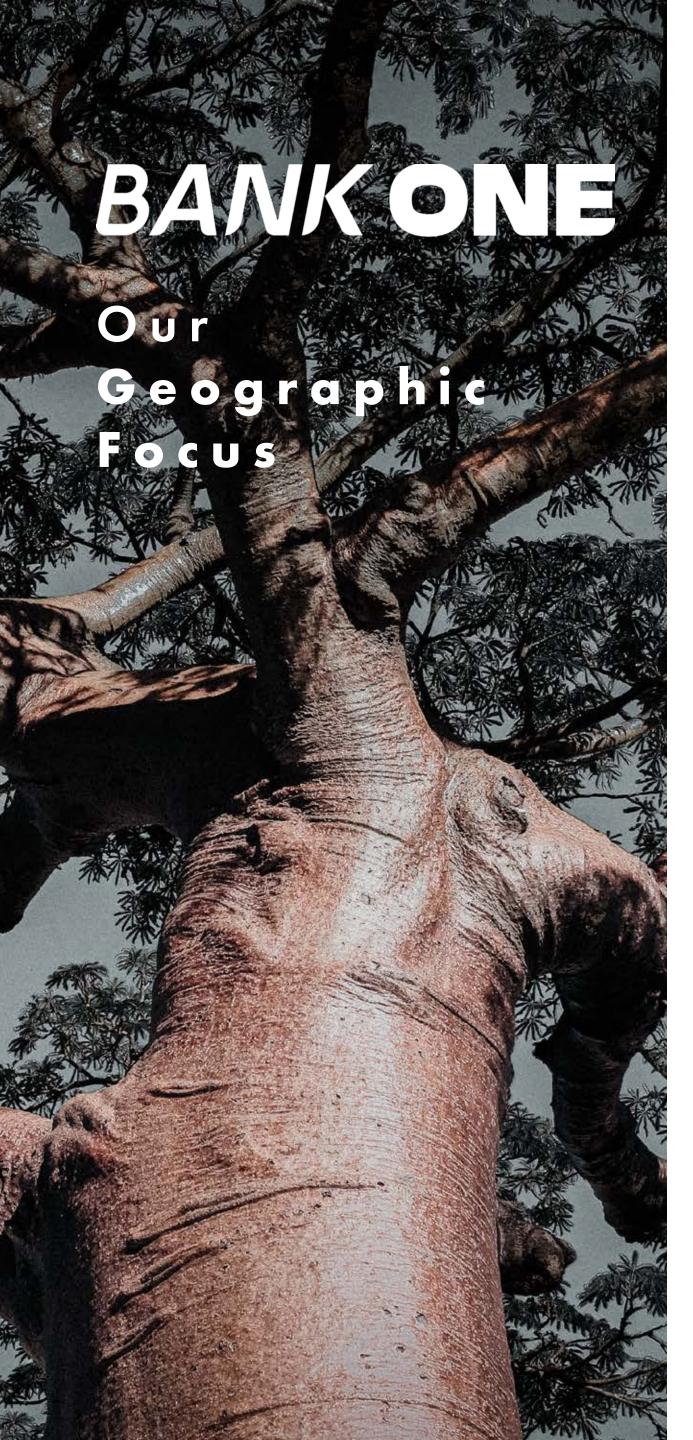
Kenny Morton is an experienced Compliance Executive within the Compliance Risk discipline having had exposure across various jurisdictions. Kenny spent 19 years at Nedbank in South Africa, holding various roles within the organisation. Prior to joining Bank One he was the Executive Head: Compliance, Governance and Ethics at Nedbank Africa, where he was accountable for the end-to-end management of Compliance Risk Management, Governance and Ethics across Namibia, Swaziland, Lesotho, Zimbabwe, Mozambique and Malawi.

He is an accredited Ethics Officer and holds membership to the Compliance Institute of Southern Africa as well as the Ethics Institute, holding qualifications in Compliance Risk Management, Anti-Money Laundering and Ethics through the University of Johannesburg and University of Stellenbosch respectively. Kenny joined Bank One in April 2021.



- Bank One is a Mauritian bank operating from the last investment grade jurisdiction in Africa.
- The Bank belongs to a 'Star Alliance of Banks' with a unique value proposition to serve the needs of our SSA-focused clients.
- We have a proven track record and real insights into continental Africa.
- Our network of global correspondent banks is geared to serve the the needs of the Sub-Saharan African market in terms of Treasury, Wealth Management, Securities and Custody Services.
- We offer support for the short-term liquidity requirements of Sub-Saharan African Financial Institutions and Central Banks.
- A full suite of Treasury, Securities and Custody Services.
- World-class personalized service, tailored-made solutions and fast delivery.
- Support for long-term clients and Star Alliance Banks through customized products and services.
- A full suite of Private Banking & Wealth Management products and services.

Our aim is to become the 'Bank of Choice' for Financial Institutions in Sub-Saharan Africa



#### **Domestic Market:**

Corporate Banking
Treasury & Trade Finance
Private Banking
Elite Banking
Personal Financial Services

#### Sub-Saharan Africa:

International Banking
Treasury & Trade Finance
Private Banking
Elite Banking



## PRIVATE BANKING, WEALTH MANAGEMENT & SECURITIES SERVICES

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.

## Personal Financial Services

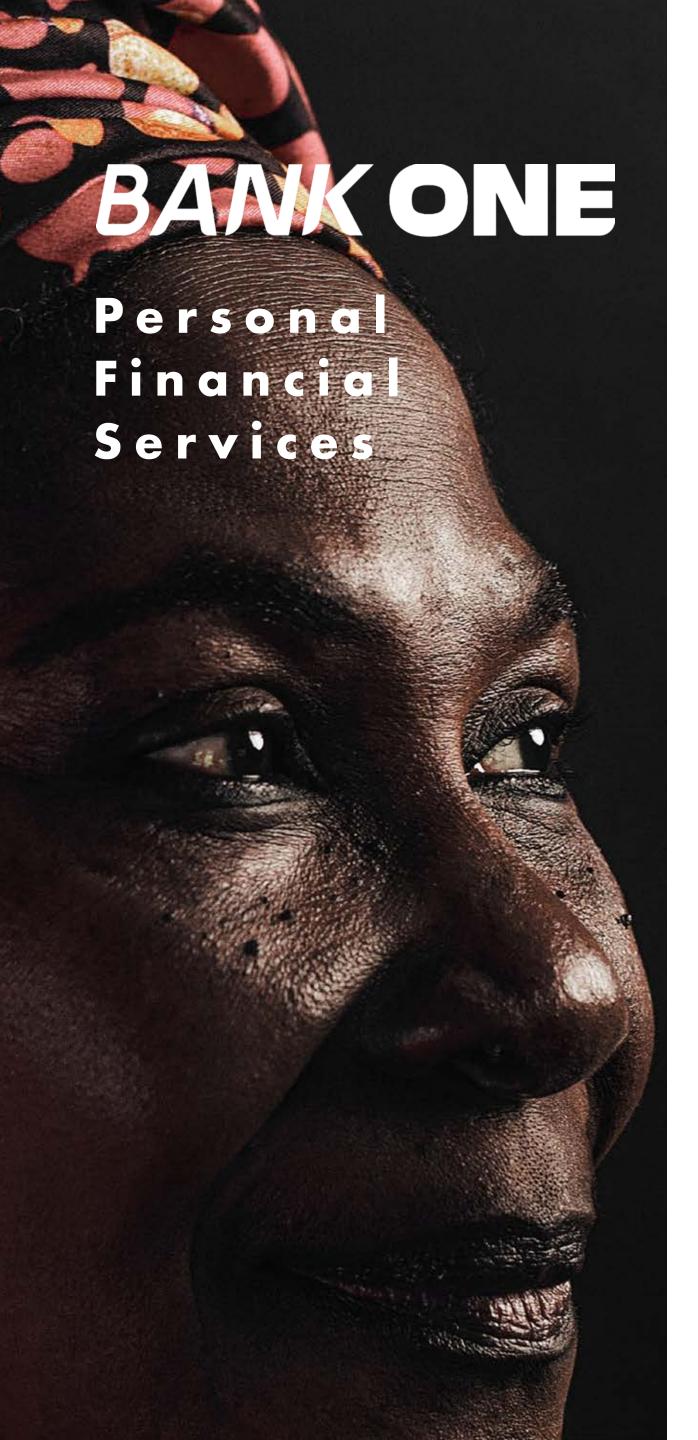
A comprehensive range of retail banking products to suit every need from personal savings to SME finance.

#### CORPORATE BANKING

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

#### **TREASURY**

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



#### RETAIL BANKING

Savings & Current Accounts

Term Deposits
Loans for Every Need:
Home Loan, Car Lease /
Car Loan, Personal Loan,
Educational Loan and
Overdrafts

Award-winning Credit Cards

Internet & Mobile

**Banking Solutions** 

Digital Payment Solutions

#### BUSINESS AND SME BANKING

Dedicated
Relationship Managers

Business loans

Overdraft & Short Term loans

Invoice discounting

Documentary collections

Letters of credit

Bank Guarantees

Foreign Exchange

Digital Payment Solutions

#### **ELITE BANKING**

Dedicated
Relationship Managers

Savings & Current Accounts

Unsecured credit facilities

Preferential rates on secured facilities

Unlimited free standing orders, direct debits and cheque books

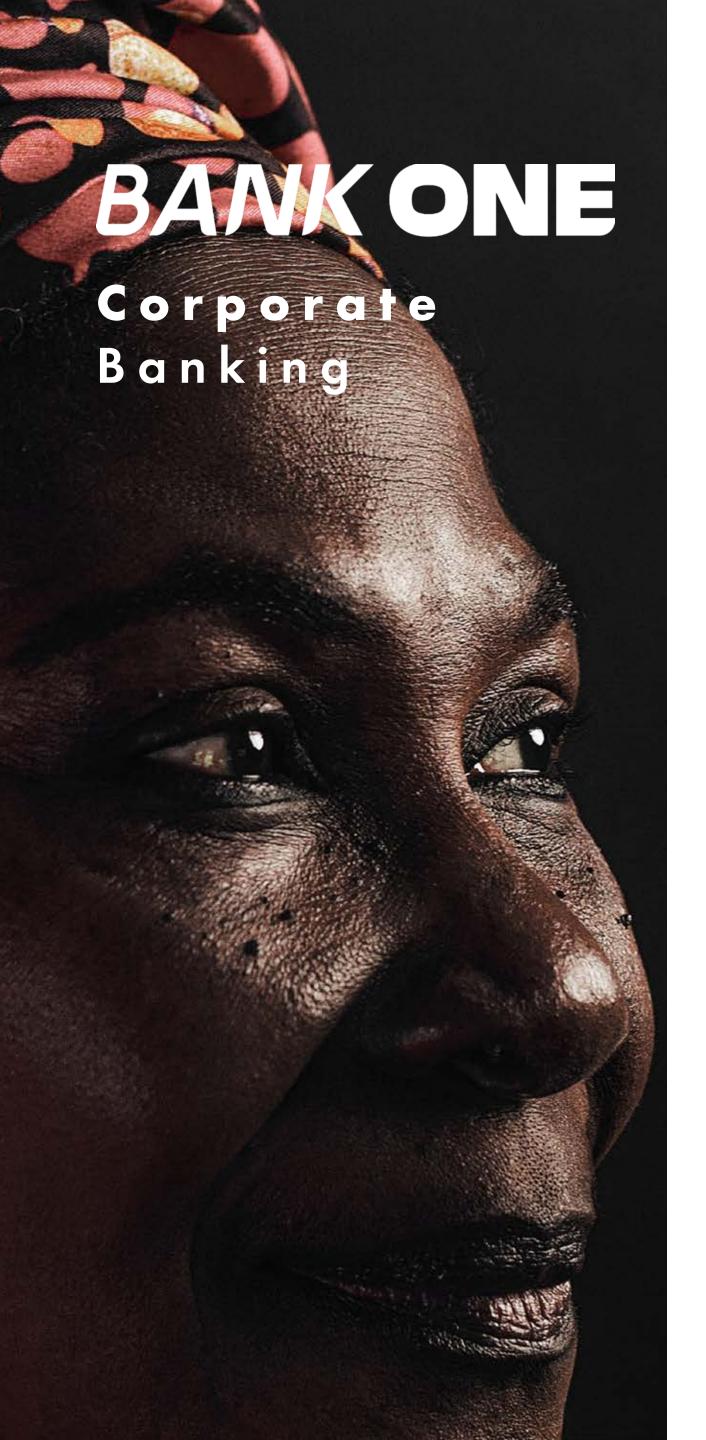
Best in class credit cards

FCY Accounts

Term Deposits

International Transfers

Wealth Management Solutions



#### **DEPOSITS & CASH MANAGEMENT**

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

#### TREASURY SERVICES

Spot
Forward
FX Swaps
Currency Arbitrage
Money Market Transactions

#### **IMPORT & EXPORT TRANSACTIONS**

Documentary Collections
Letters of Credit
Bank Guarantees

#### **FINANCING SOLUTIONS**

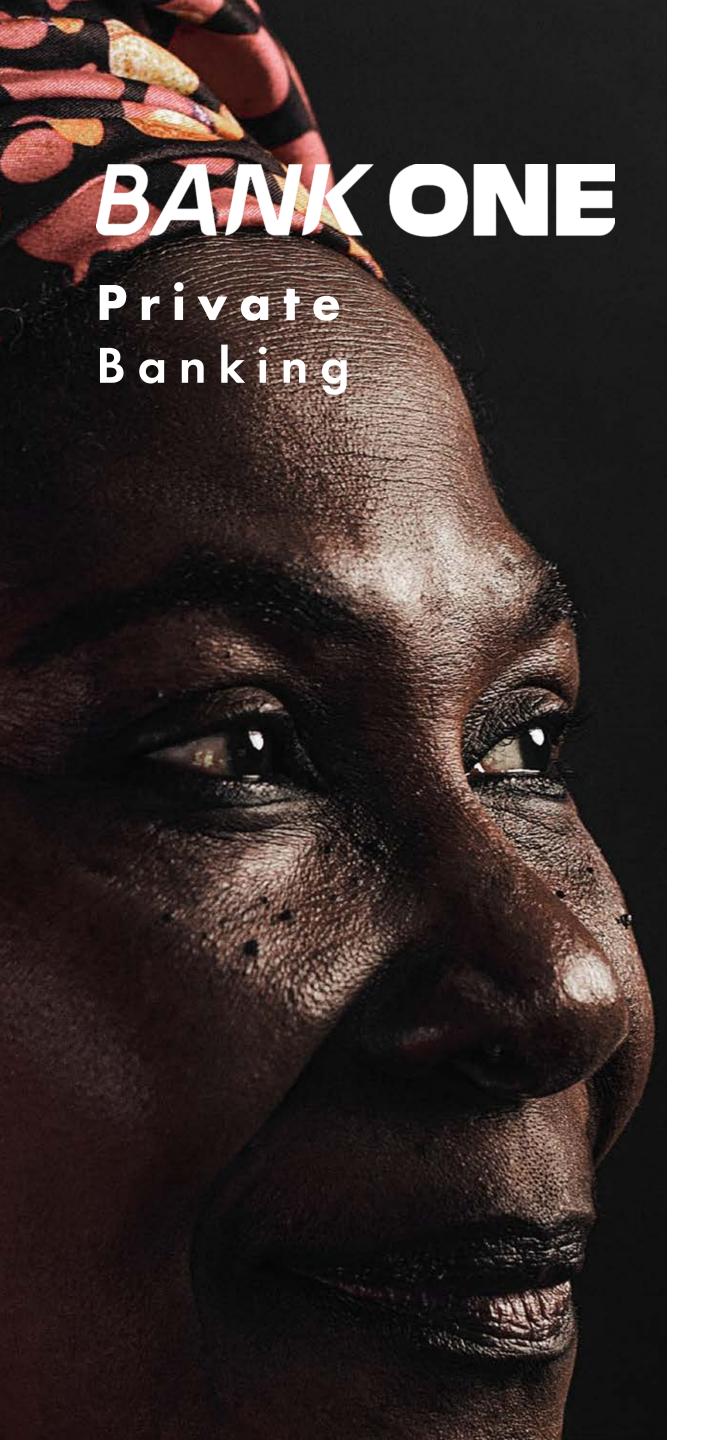
Corporate Finance
Working Capital Finance
Trade Finance
Project Finance
Asset Finance
Property Finance
Garantie Financière d'Achèvement (GFA)

#### **PAYMENT SOLUTIONS**

International Inward & Outward Remittances
Business Credit Cards

#### FIDUCIARY SERVICES

Mauritius Debt Market Issuance Mauritius Stock Market Listing (for African Corporates)



#### GENERAL BANKING SERVICES

Savings & Current Accounts
Multi-currency Term Deposits
Inward & Outward Remittances
FX Repo

Cross-currency Swaps
Loans including Lombard Loans
Overdrafts & Forwards
USD, EUR & MUR Credit Cards with
premium features and benefits

#### **SECURITIES TRADING**

International Trading Desk (Equities, ETF, Bonds, Funds & FX) Sovereign Bonds Eurobonds USD & MUR T-Bills

#### **CUSTODIAL SERVICES**

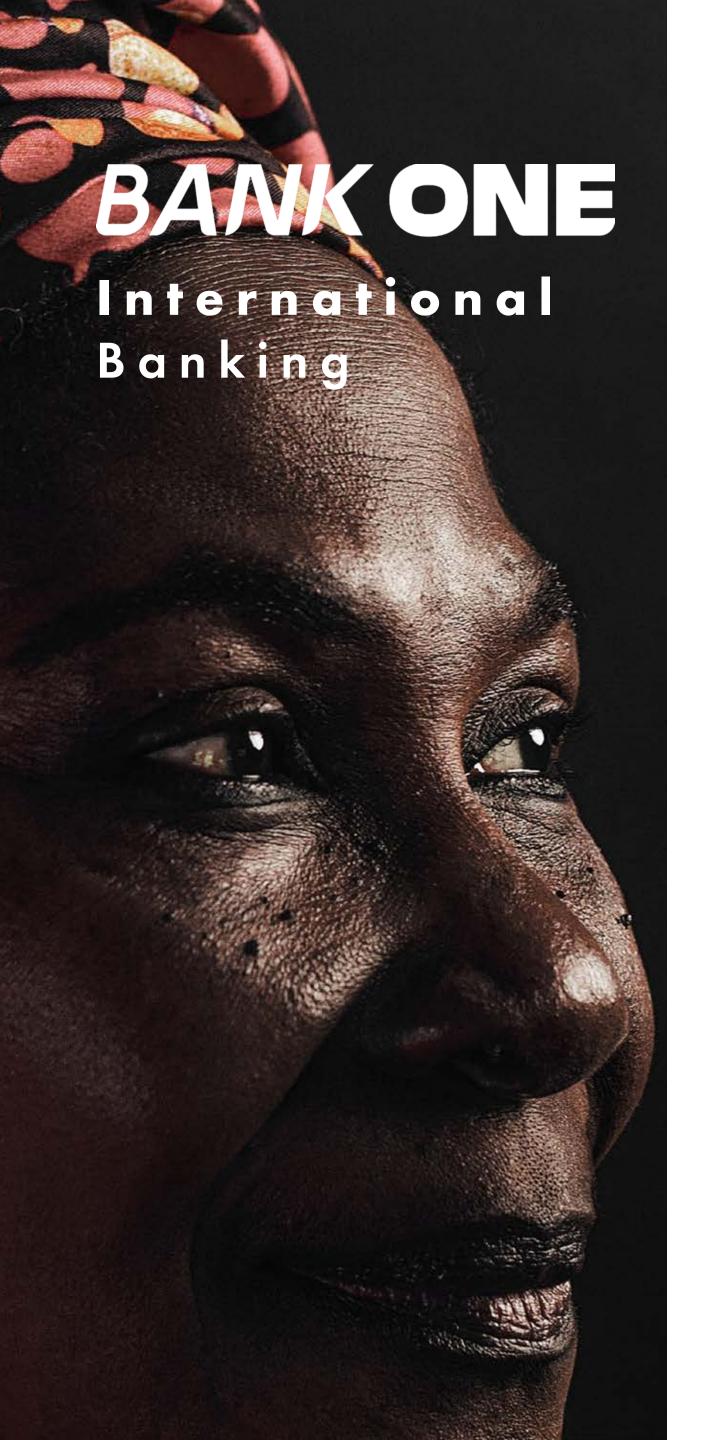
Global Custodial Services
Trade Settlement
Income Collection / Corporate Action
Portfolio Valuation Reporting

#### **FUNDS DISTRIBUTION**

Distribution of a broad range of funds
No in-house funds hence no conflict of
interest

#### **EXTERNAL WEALTH MANAGEMENT**

Wealth Management Services
Investment Solutions
Custodial Services



## DEPOSITS & CASH MANAGEMENT

Foreign Currency Accounts

Multi-Currency
Deposit Accounts

Term Deposits in major currencies

Demand Deposit /
Call Deposit Accounts

Structured Deposit Products (e.g. Dual Currency Swaps)

Cash/Custody Management

## FINANCING SOLUTIONS

Bilateral Trade Loans & Credit lines

Syndicated Loan Management

SBLC backed Financing

Unfunded Risk Participation

Structured Transactions / Trade Facilities

Purchasing of short term FI/ Sovereign exposure

## TRADE, FX AND TRANSACTIONAL PRODUCTS

Trade Finance Services

USD/EUR clearing services

FX Hedging

International Inward & Outward Remittances

**Escrow Accounts** 

Credit Insured Swap
Transactions

USD, EUR & MUR Credit Cards

## BANKONE

#### WHY Mauritius?

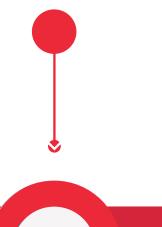
World Bank Doing **Business 2019** 13th globally

Global Competitiveness Index 2019 52<sup>nd</sup> globally, 1<sup>st</sup> in Africa

Mo Ibrahim Index of African Governance 2020

2021 Index of Economic Freedom (Heritage Foundation) 13st globally

1<sup>st</sup> in Africa





**Economic Freedom of the World 2020** (Fraser Institute), 7<sup>th</sup> globally

**Democracy Index 2019** The Economist Intelligence Unit Full Democracy

18th globally 1st in Africa



Global Cyber Security Index 2018, 14th globally,

1<sup>st</sup> in Africa

Forbes Survey of Best Countries for Business 2019,

39th globally, 1<sup>st</sup> in Africa

## 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.

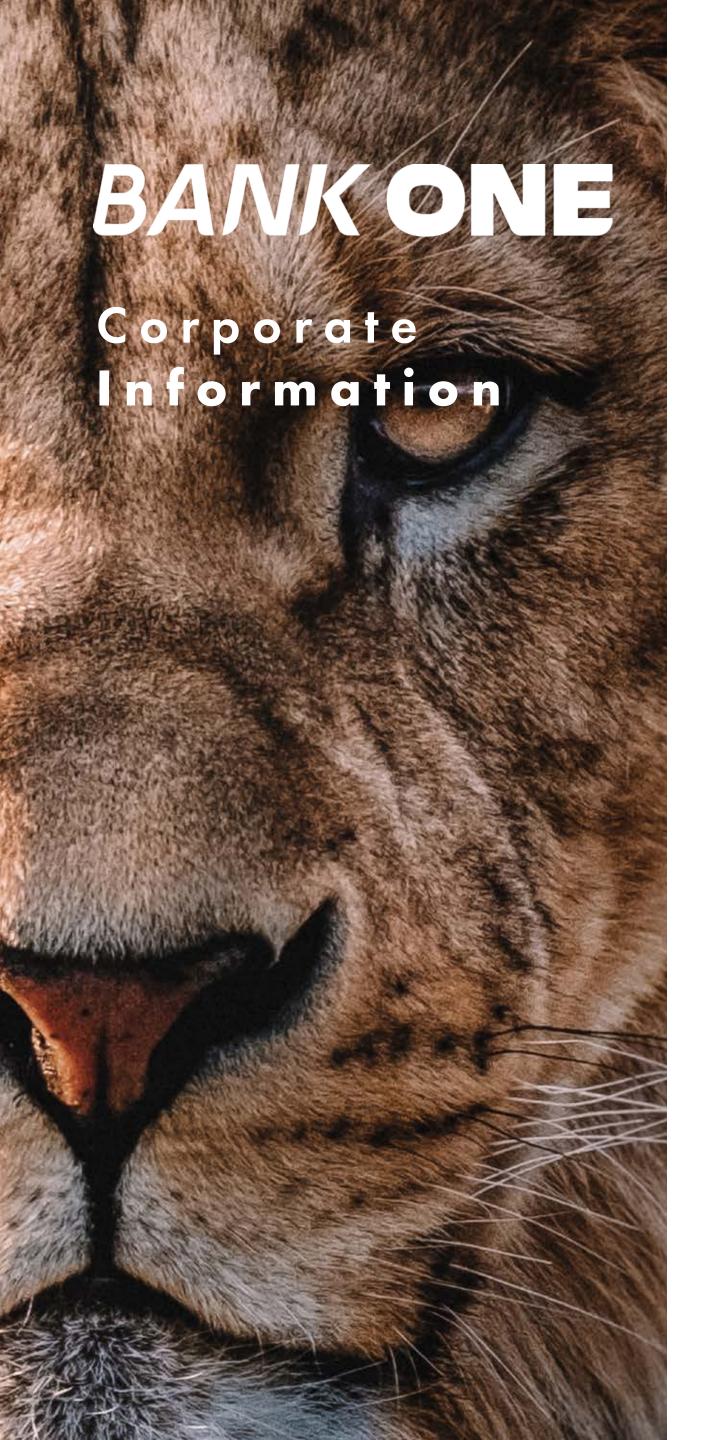
The integration of sustainability into the bank's decision-making process will take two key directions:

- 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'.



Abu Dhabi Commercial Bank(PJSC), Abu Dhabi Bank of China Johannesburg Branch, Johannesburg Banque Nationale d'Investissement, Madagascar Citibank NA, London Citibank NA, New York DBS Bank Ltd, Singapore SBM Bank (Mauritius) Limited, Mumbai Sumitomo Mitsui Banking Corporation, Japan Mizuho Bank Ltd, Japan I & M Bank Ltd, Nairobi JP Morgan Chase Bank, N.A The Standard Bank of South Africa Ltd, Johannesburg



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