



BANK ONE

CORPORATE PROFILE 2023

INSPIRED BY

AFRICAN INTELLIGENCE



As you journey through Africa from East to West, you will encounter different people, contrasting cultures and divergent ways of life.

But on that same journey, you will come across the same determination, an identical yearning towards creating a better tomorrow for everyone, the same dreams of the future, a coincidental embrace of technology, similar innovations that drive economic growth.

While investing in the African future, we stay true to our roots and traditions, bringing together singular identities that blend to create a new, more meaningful, more significant whole.

As you journey through our corporate profile, from start to finish you will encounter our embrace of technological advancement, while always keeping humans and the community as a focal point - with content generated by AI and inspired by African Intelligence.

BANK ONE AT A GLANCE



OUR STRATEGIC ASPIRATION

Becoming Africa's preferred gateway



OUR PURPOSE

Empowering your prosperity



OUR VALUES

INTEGRITY

We are truthful, ethical and committed to doing the right thing

TRUST

We believe in, count and rely on each other to deliver consistently and walk the talk

RESPECT

We value everyone and treat them with respect and fairness

INNOVATION

We are creative, bold and embrace doing things differently, with our customers in mind

COURAGE

We speak up, hold each other to account and challenge each other to constantly improve

OUR 4 MAIN BUSINESS ENABLERS

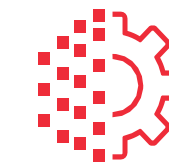
HUMAN CAPITAL



CUSTOMER EXPERIENCE



TRANSFORMATION



COMMUNICATION



OUR 5 REVENUE GENERATORS

PERSONAL FINANCIAL SERVICES



CORPORATE BANKING



INTERNATIONAL BANKING



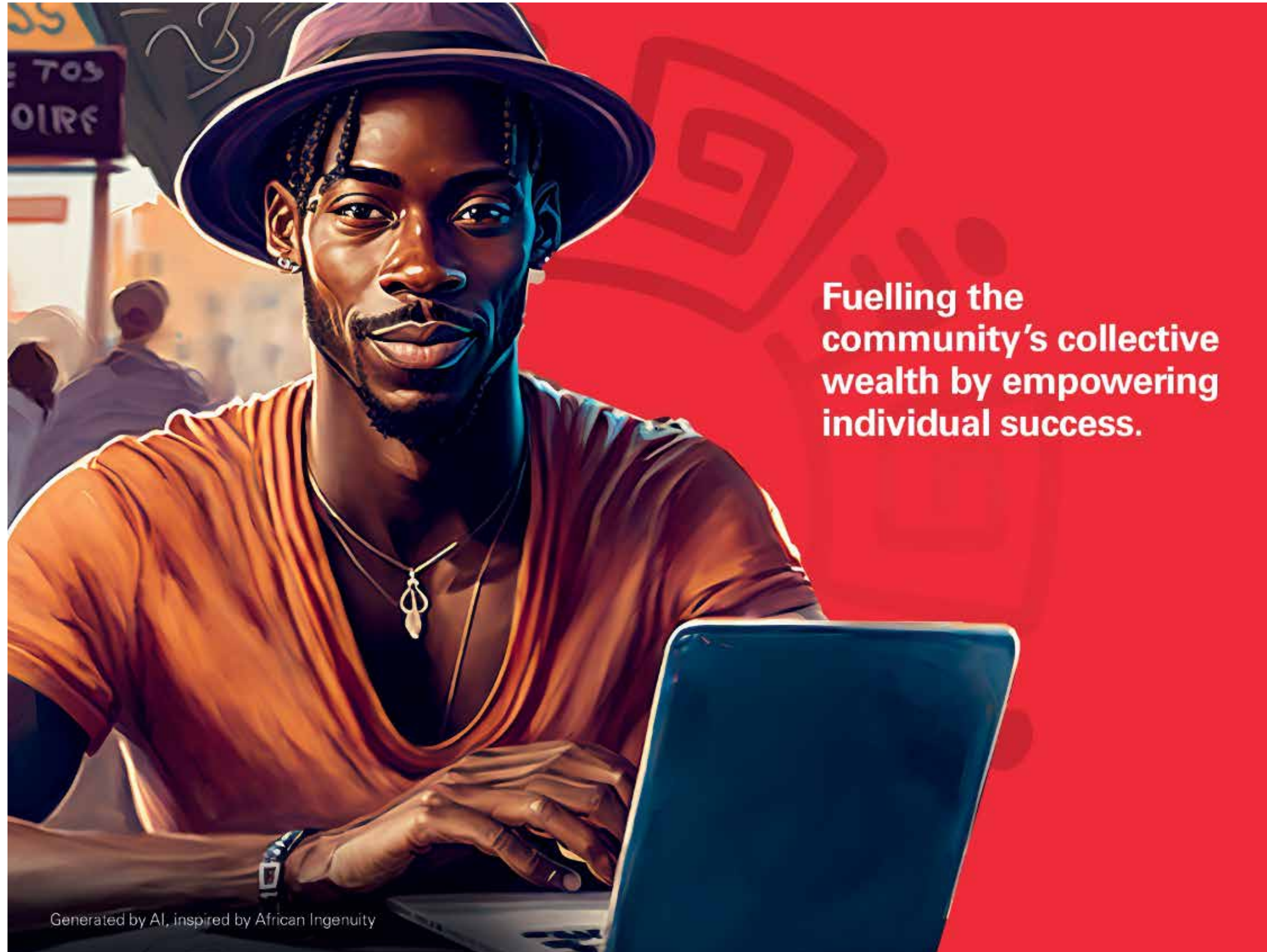
PRIVATE BANKING



TREASURY SERVICES



BANK ONE AT A GLANCE



17.76%
CAPITAL ADEQUACY RATIO
(AS AT DECEMBER 22)

276%
LIQUIDITY COVERAGE RATIO
(AS AT DECEMBER 22)

FITCH RATINGS
BB- WITH A STABLE
OUTLOOK
(AS AT 23 JUNE 2023)

MUR 38.2 BN
IN TOTAL DEPOSITS
(AS AT DECEMBER 22)

MUR 46.8 BN
IN TOTAL ASSETS
(AS AT DECEMBER 22)

413
COLLABORATORS

+50,000
CLIENTS

OUR ACCOLADES IN 2022/23

GLOBAL FINANCE MAGAZINE



Best Private Bank
Mauritius 2023



Best SME Bank
Mauritius 2023

CAPITAL FINANCE INTERNATIONAL (CFI.CO)



Best International
Banking
Services 2023
(Indian Ocean)



Best Custodian
Bank 2023
(Indian Ocean)

GLOBAL RETAIL BANKING INNOVATION AWARDS 2022



MORTGAGE PRODUCT OF THE YEAR

HIGHLY
ACCLAIMED

BANK ONE
LIMITED

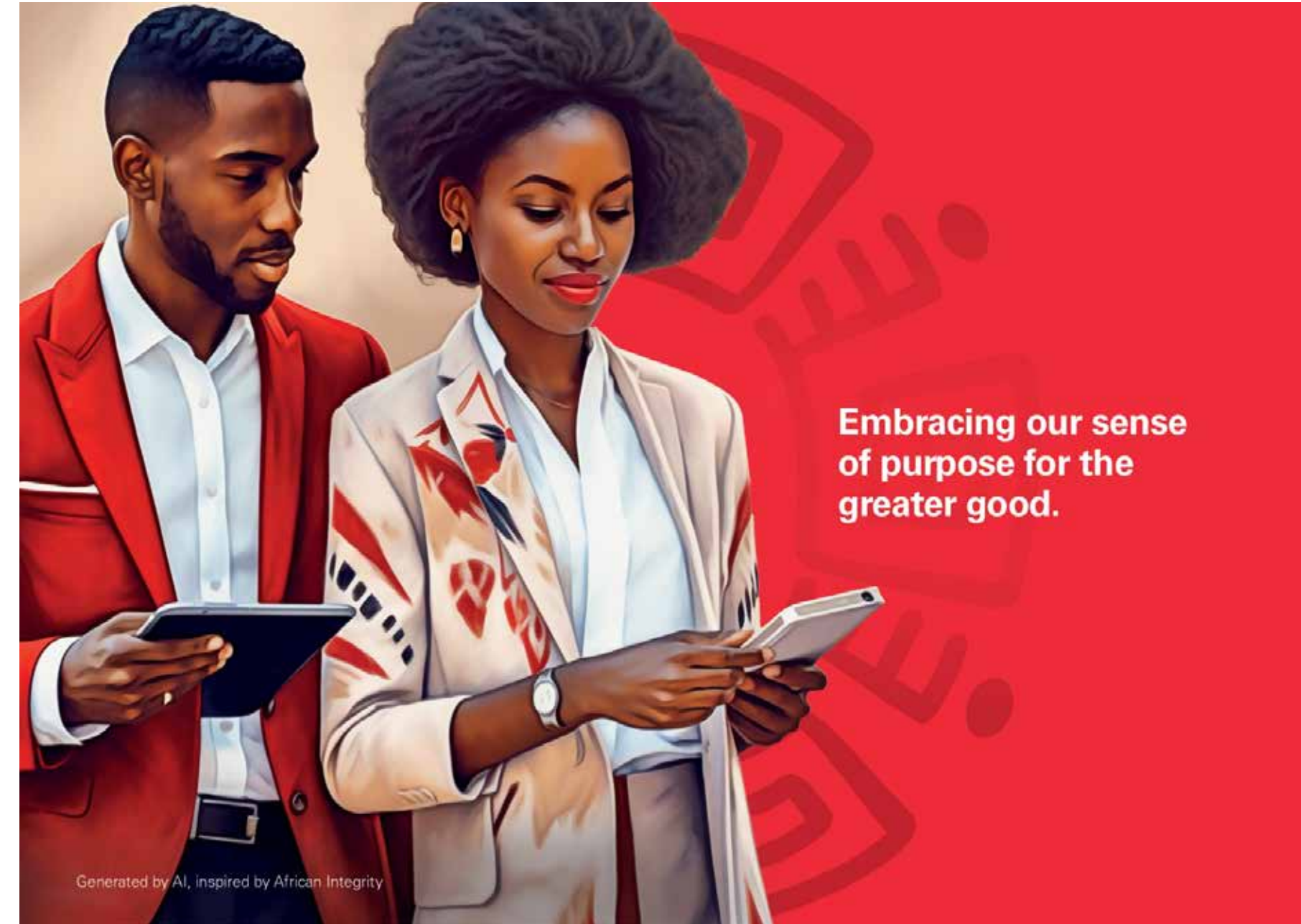


Digital CX
Awards 2022

OUTSTANDING DIGITAL CX -
PAYMENTS

HIGHLY
ACCLAIMED

BANK ONE
LIMITED



Embracing our sense
of purpose for the
greater good.

Generated by AI, inspired by African Integrity



SHAREHOLDING STRUCTURE & SHAREHOLDERS



OUR SHAREHOLDERS: CIEL FINANCE LIMITED



MUR 28.5 BN
GROUP CONSOLIDATED REVENUE
AS AT 30 JUNE 2022

PRESENT IN
+10
COUNTRIES

OVER
31,000
EMPLOYEES

MUR 98.2 BN
GROUP TOTAL ASSETS AS AT
30 JUNE 2022


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

6
STRATEGIC SECTORS
AGRICULTURE | FINANCE | HEALTH CARE |
HOSPITALITY | PROPERTY | TEXTILE

OUR SHAREHOLDERS: I&M GROUP PLC



USD **228M**
MARKET CAPITALISATION AS AT
DECEMBER 2022

PRESENT IN
5
COUNTRIES

OVER
2,500
EMPLOYEES


LISTED ON THE NAIROBI SECURITIES
EXCHANGE (NSE)

NETWORK
83
BRANCHES

STRATEGIC SECTORS
6
BANKING | BANCASSURANCE
| FINANCIAL ADVISORY |
CUSTODY & INVESTMENT | REAL
ESTATE INVESTMENT | WEALTH
MANAGEMENT & ADVISORY

FROM AFRICA, FOR AFRICA



Our presence

Madagascar, Kenya, Uganda,
Rwanda, Tanzania, Mauritius

Our country coverage

Malawi, Nigeria, Ivory Coast, Botswana,
Namibia, Ghana, Senegal, South Africa,
Democratic Republic of Congo (DRC)



MAURITIUS AT A GLANCE

MOODY'S COUNTRY RATING: Baa3 Stable (July 2022)

EASE OF DOING BUSINESS: Mauritius ranks 1st in Africa and 13th Worldwide in the World Bank Ease of Doing Business Report 2020

GOOD GOVERNANCE: 1st in Africa in the Ibrahim Index of African Governance (IIAG)

Mauritius is a member of COMESA, SADC and AfCFTA

Mauritius is moving towards a high-income economy
The focus will be on biotechnology, Fintech, AI and RHQ for Africa



Mauritius is an IFC with efficient tax regime

POLITICAL STABILITY: Ranks 1st in Africa and 21st in the world in the Democracy Index 2022 (The Economist Intelligence Unit)

A robust and independent legal system with the Privy Council as the ultimate court of appeal

Mauritius is the gateway to Africa (from Asia and Asia Pacific)



BOARD OF DIRECTORS



ROSELYNE RENEL
Independent Chairperson

(Appointed as Independent Director on 24.05.2021 and Chairperson on 01.01.2022; Non-Resident)

Roselyne Renel is based in the UK and is currently the Group Chief Credit Officer of Lloyds Banking Group (LBG). Prior to joining 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, she 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 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 01.04.2020; Resident)

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. 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) in August 2020.

Kihara Maina
Non-Executive Director

(Appointed on 01.09.2023)

Mr. Maina is currently the Regional CEO at I&M Group since February 2023. He was the Chief Executive Officer of I&M Bank in Kenya from May 2016 to February 2023 and is a seasoned banker with experience spanning close to 30 years, mostly in senior executive leadership roles. Prior to joining I&M Bank, he was the Managing Director of Barclays Bank Tanzania (now Absa Bank Tanzania). Mr. Maina holds a Bachelor of Science degree in Mathematics from the Moi University and an Executive Master of Business Administration in Finance from Chicago Booth School of Business.

LAKSHMAN BHEENICK
Non-Executive Director

(Appointed on 01.06.2021; Resident)

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 holds a BA (Econ) from the University of Manchester.

JEROME DE CHASTEAUNEUF
Non-Executive Director

(Appointed on 25.08.2021; Resident)

Jérôme de Chasteauneuf currently serves as the Group Finance Director of CIEL Limited, one of the largest diversified investment group in Mauritius. Since joining CIEL in 1993, Jérôme has been instrumental in the Group's development and involved on multiple strategic IPOs, international expansion projects, merger and acquisitions and company restructuring.

In addition to overseeing the Group's financials, Jérôme is a Board member of most of the CIEL Group's subsidiaries including listed entities Alteo Limited, Miwa Sugar Company Limited and Sun Limited. Jérôme de Chasteauneuf also sits as a Non-Executive Director on the Board of the Stock Exchange of Mauritius and on the Board of Harel Mallac & Co. Ltd.

He is a Chartered Accountant of England and Wales and holds a BSc Honours in Economics from the London School of Economics and Political Science, UK (1989).

BOARD OF DIRECTORS



GAURI A. GUPTA
Non-Executive Director

(Appointed on 02.03.17; Non-Resident)

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 B.Com degree and is a Chartered Accountant from the Institute of Chartered Accountants of India. Her experience of over 25 years in Banking covers Credit, Risk Management, Product Development, Finance, and Strategic Planning.

Gauri 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.

Gauri is a director on the board for several companies under the I&M Bank Group.

Leonard C. Mususa
Independent Director

(Appointed on 02.03.2017; Non-Resident)

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, transaction services, financial 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 including 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, energy 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; Non-Resident)

Ignasi Serrahima 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, Ignasi 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.

Marc Israel
Independent Director

(Appointed on 27.05.2022; Non-Resident)

Marc Israel is an Entrepreneur, Thought Leader, Author and Public Speaker, with many years of success across Technology industries. After 17 years at Microsoft, serving as Chief Technology Officer for Sub-Saharan Africa, and leveraging extensive experience in technical leadership, Marc founded Aetheis, a company aimed at providing executive consultancy in the field of cognitive services, blockchain and digital transformation. He is also a Non-Executive Director of Mauritius Network Services and a lecturer at the University of Mascareignes.

Marc has a degree in Robotics and Engineering from École Supérieure D'Ingénieurs en Électrotechnique et Électronique in Paris. He has completed INSEAD and Wharton Executive Education (with distinction) programs.

Cyril Wong Sun Thiong
Independent Director

(Appointed on 01.08.2023)

Cyril Wong was non-executive director and Chairman of the Audit Committee of ABSA Bank (Mauritius) Ltd from August 2014 to July 2023. Prior to that he an executive director and vice chairman of the Board of the Barclays Bank (Mauritius) Ltd. Before joining the board, Cyril held a number of senior management positions in Barclays Mauritius, including the roles of Finance Director and Chief Compliance and Risk Officer.

Before joining Barclays, Cyril held senior positions such as Head of Finance in multinational companies like ExxonMobil and British American Tobacco. He has an extensive experience in board leadership roles and acts as independent director on a number of companies. Cyril holds a First-Class Honours degree in Physics from the University of Manchester. He is a Fellow of the Institute of Chartered Accountants in England and Wales and is also a Fellow of the Mauritius Institute of Directors.

Directorship in listed entities: ABC Motors Co Ltd, MDIT, Sanlam Africa Core Real Estate Investment Ltd & Avanz Growth Markets Ltd.



ERIC HAUTEFEUILLE
Chief Operations Officer

Eric Hautefeuille 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 (2015-2020).

He was instrumental in developing the BNI footprint, particularly on mobile, cards and payments businesses and branchless digital microfinance.



**RANJEEVESINGH (RANJEEVE)
GOWREESUNKUR**
Chief Financial Officer

Ranjeeve Gowreesunkur joined Bank One in 2008 as Financial Accountant bringing with him more than 20 years of extensive banking experience having worked in various senior positions at Union Bank, Delphis Bank, First City Bank, SBI (Mauritius) and Deutsche Bank (Mauritius). After acting as Head of Finance for six years, he was subsequently promoted as Chief Financial Officer in 2014.

Fellow of the Association of Chartered Certified Accountants and a registered Professional Accountant with the Mauritius Institute of Professional Accountants, Ranjeeve also holds an MBA with Finance from Herriot Watt University.



NORMELA MAUNICK
Interim Chief Risk Officer

Normela Maunick has more than 15 years of audit, advisory and risk management experience and has worked for the Mauritius Commercial Bank Limited, ABC Banking Corporation Limited and Standard Bank (Mauritius) Limited. She joined CIEL Finance Limited on 01 October 2021 as Head: Risk Management, Compliance and Controls and has executive ownership for risk management and compliance for CIEL Finance Limited and its affiliates. She was appointed as Interim CRO of the Bank in December 2023.

Normela holds an MBA (Specialisation in Financial Services) from the University of Mauritius and a BSc (Hons) Banking and International Finance from the University of Technology, Mauritius.



CLEMENT CHAMBOKO
Head of Corporate and Investment Banking

Clement is a seasoned banker with a stellar career spanning almost two and a half decades, cutting across Corporate and Investment Banking, Business Banking as well as Retail Banking. Clement brings to Bank One a wealth of experience having held key roles in leading financial institutions in the region including Nedbank, Commerzbank, Barclays, HSBC, and most recently as the Country Head, South Africa & SADC at Ecobank Transactional International.

Clement holds a Post-Graduate Advanced Diploma in Banking Law from University of Johannesburg and a Post-Graduate Advanced Diploma in Management from Milpark Business School. He is also a Certified Associate of the Institute of Bankers of South Africa



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 that of 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.



RISHYRAJ (RISHY) LUTCHMAN
Head of Treasury

Rishy Lutchman is a seasoned banker with over 30 years in the Treasury field. He holds an ACI Diploma, a PGCE in derivatives & financial products and a BBA from the Management College of Southern Africa. Before joining Bank One in February 2014, he worked for 26 years within the Treasury division of the State Bank of Mauritius Ltd (SBM), where he covered different desks, including sales, interbank and fixed income. There he acquired a comprehensive knowledge of the Mauritian and Malagasy markets.



GUILLAUME PASSEBECQ
Head of Private Banking & Wealth Management

Guillaume Passebecq 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 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, Family Offices and Financial Intermediaries through a one stop shop and open architecture model.



VALERIE DUVAL
Head of Legal

Valerie Duval has over two decades of significant experience in the finance sector. After having held senior leadership positions in the insurance industry over 13 years with Swan Insurance Co Ltd and La Prudence Mauricienne Ltd (now known as Mauritius Union), Valerie is now the Head of Legal at Bank One since the last 14 years. She has been instrumental into setting up a strong and skilled legal division for the Bank. Her expertise ranges from advising Bank One on all legal aspects relating to the affairs and operations of the Bank to providing strategic legal support to all Lines of Business and Functions. She has acquired extensive and sound skills in analysing, structuring and negotiating sophisticated transactions and also assisted in successful recovery of assets both locally and internationally.

Valerie holds a Law degree from the University of Mauritius and is a Barrister at Law in Mauritius (sworn in 1995). She completed several leadership and management programs over the years with various training institutions locally and abroad. She is a member of the Mauritius Bar Association and a Fellow member of the Mauritius Institute of Directors and the Vice-President of the Mauritian NGO Terrain for Interactive Pedagogy through Arts (TIPA). She was recognized as Africa Women Leaders by CMO Asia 2018 Edition and Pioneering Woman Leader at the 6th World Women Leadership Congress and Awards in February 2019.



JOHN ALFRED (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 organization. Prior to joining Bank One he was the Executive Head: Compliance, Governance and Ethics at Nedbank Africa.

Kenny is an accredited Ethics Officer and is a member of 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.



PRISCILLA MUTTU
Head of Human Resources

With over 25 years of experience in the human resource field, Priscilla is a seasoned Human Resources professional. She holds a Master in 'Administration d'Entreprises' from the University of Poitiers, France. Priscilla received The Women of Wonder Award Mauritius 2018 and was conferred the 101 Most Influential Global HR Leaders by the World HR Congress.

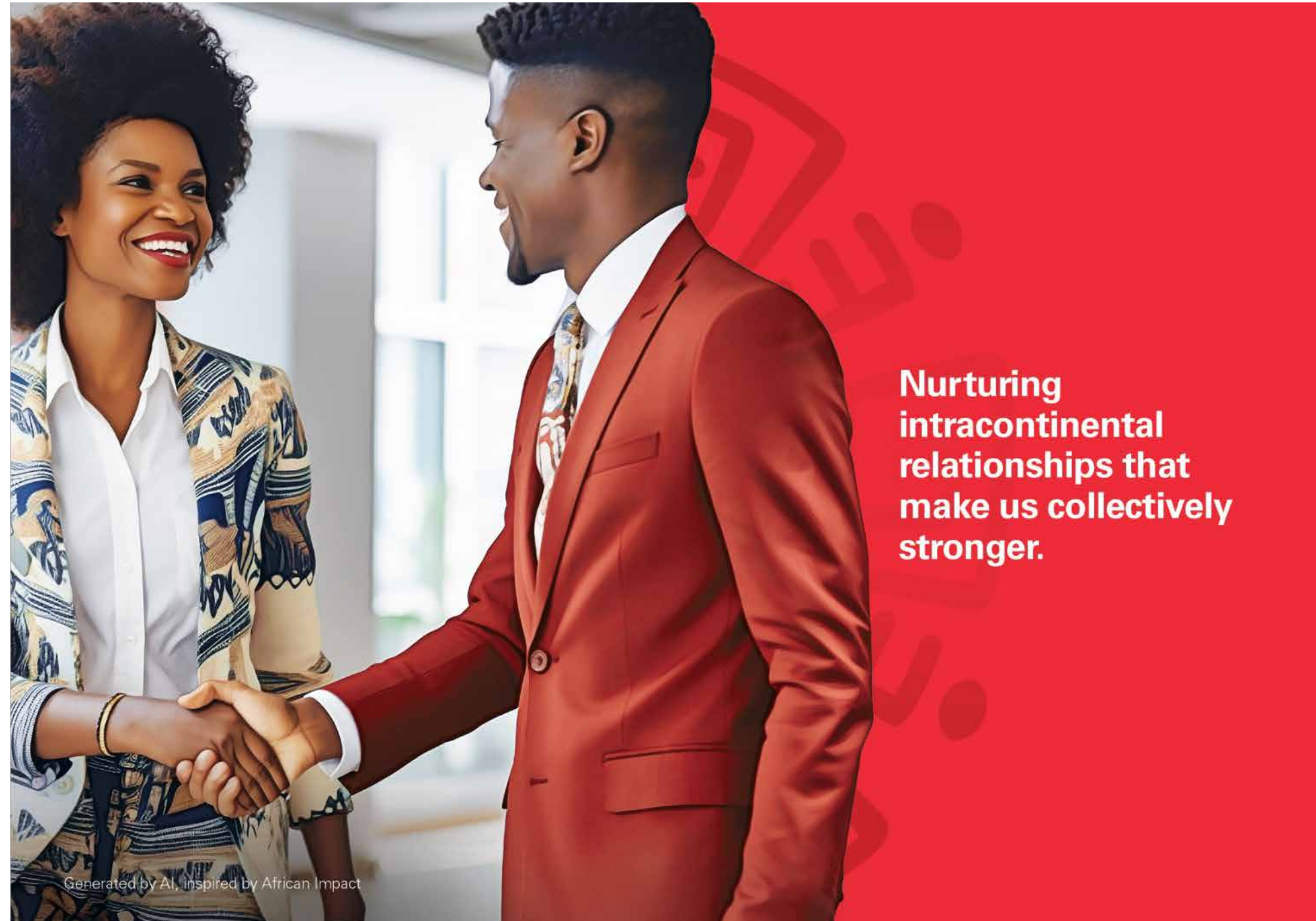
Prior to joining Bank One, Priscilla has worked across regional and global corporations such as DCDM Consulting (Managed by Accenture) where she was responsible for HR-related consultancy assignments for a portfolio of clients in various industries including banking. Her assignments were conducted both in Mauritius and regionally (i.e. Madagascar, Kenya, Tanzania, Zambia, Botswana and 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.



WHY BANK ONE?

- Bank One is a Mauritian Bank operating from the only African International Financial Centre with an investment grade rating.
- 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



**Nurturing
intracontinental
relationships that
make us collectively
stronger.**

Generated by AI, Inspired by African Impact



RETAIL BANKING

Products

Savings & Current Accounts
Term Deposits
Mortgage, Car Lease / Car Loan, Personal Loan, Student
Loan and Overdrafts
Best-in-class credit cards

Digital Banking

Internet and Mobile Banking
POP (universal payment solution)



BUSINESS AND SME BANKING

Deposits

Savings, Current and Term Deposit Accounts
Foreign Currency Deposits

Financing Solutions

Working Capital Finance
Invoice Discounting
Trade Finance - Import and Export Transactions Documentary
Collections
Letters of Credit, Bank Guarantee and International Transfers
Project Finance
Asset Finance
Business Loans
Green Project Financing (Eco loans)

Payment Solutions

Digital Payment Solutions- POP merchant
International Inward & Outward Remittances
Business Credit Cards with cashback benefits



ELITE BANKING (ONSHORE)

Dedicated Relationship Manager

Current, savings, and Fixed Deposit accounts in MUR and foreign currencies

Unsecured loans and the best mortgage

Access to designated areas (lounges) in branches/service centers

Free Platinum Mastercard debit card

Free-for-life Platinum or World Mastercard Credit card

Priority Pass for access to airport lounges around the world

Access to exclusive customer events and experiences

Exclusive discounts and deals with select partners through Mastercard Priceless



ELITE BANKING OFFSHORE/ CROSS BORDER BANKING SERVICES

Dedicated Relationship Managers

Foreign currency accounts – current, savings, fixed deposits
Internationally accepted USD and EUR credit cards with cashback
and value-added benefits International payments and transfers

International investment solutions

Foreign currency lending solutions

FX – Spot transactions, multiple currencies and swaps

Investments



Instant payment solution

- Scan & Pay
- Pay to Mobile
- Mobile Recharge
- Pay or Split Bills
- Scheduled Transfers
- Request Money

Effortless savings with POP Save

- Smart Goal
- Rule-based Saving

Compare and buy insurance online with POP Insure

- One place for home, vehicle, health, and life insurance

Seamless payments for merchants

- Instant transfers through static and dynamic QR or online





CUSTODIAL SERVICES

Acts as Global Custodian for Individuals, Corporates and Financial Institutions

Internet & Mobile Banking application, Online Portfolio Access to worldwide Mutual Funds, Hedge Funds

Access to all major markets: Equities, bonds, structured products, ETF, trackers, USD & MUR T-Bills & Sovereign Bonds, Eurobonds

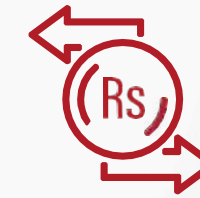
Securities deposit to Euroclear and Fundsettle (Euroclear rated AA+ and AA from Fitch Ratings and Standard & Poor's respectively)

Secured File Transfer Protocol Functionality - SFTP, SWIFT Statement, E-Statement

Trade Settlement

Income Collection / Corporate Action

Portfolio Valuation Reporting



SECURITIES TRADING

One-stop shop for all international markets (Equities, ETF, Bonds, Funds & FX)

Trade Execution: Access to our International Trading Desk / Equities ETF / Bonds / Funds / FX

Sovereign Bonds

Eurobonds

USD & MUR T-Bills



BANKING SERVICES

Dedicated Private Banker

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

Internet & Mobile Banking application, Online Portfolio

Unique Open Architecture model



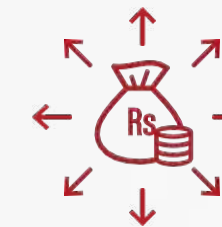
EXTERNAL WEALTH MANAGEMENT

Wealth Management Services

Tailor-made Investment Solutions

Custodial Services

Discretionary portfolio management through our
selected Asset Managers



FUNDS DISTRIBUTION

Distribution of a broad range of funds

No in-house funds, hence no conflict of interest

DEPOSITS & CASH MANAGEMENT

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

PAYMENT SOLUTIONS

International Inward & Outward Remittances
Business Credit Cards

FINANCING SOLUTIONS

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

IMPORT & EXPORT TRANSACTIONS

Documentary Collections
Letters of Credit
Bank Guarantees
LC discounting

TREASURY SERVICES

Spot
Forward
FX Swaps
Currency Arbitrage
Money Market Transactions

FIDUCIARY SERVICES

Accompanying local corporates for their banking/funding needs into Africa or vis versa assisting African corporates to set up operations locally



CASH & LIQUIDITY MANAGEMENT

Cash Management & Liquidity Solutions

Call Deposit Accounts in all major currencies (USD, GBP, EUR)

Term Deposits with different tenors and attractive rates

Escrow account services with structuring capability

Dual Currency Accounts



TRANSACTIONAL BANKING

Flexible Local & Cross-border Payments, accommodating late transfer

Bulk Payments

Facilitate transactions in exotic currencies (KSH, TGX, UGX, TZS)

Local and Foreign Currency Credit Cards

Secure Internet banking platform with high-security features

International wire transfers

Global FOREX Transactions



FINANCING SOLUTIONS

Bilateral & Syndicated loans

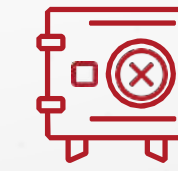
Trade Loans

Green Loans

Structured Finance

Lombard Loans

Financial Advisory



TREASURY SERVICES

Treasury and Foreign Exchange Services

Spot rates

Forward and Swap deals

Interest Rate Hedging

Dual Currency Deposits

Repo / Reverse Repo

Fixed Income trading



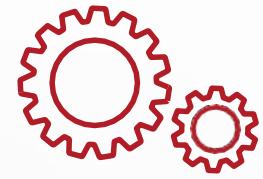
TRADE FINANCE SOLUTIONS

- Import & Export Loans
- Trade Loans for post or pre-shipments
- Guarantees and Bonds
- Structured Trade and Commodity Finance
- Discounting Letter of Credits
- Letter of Credit (LC) & Standby Letter of Credit (SBLC)
- Expert advice on Trade
- Receivables Financing & Foreign Bill Discounting



INVESTMENT SERVICES

Facilitating Trade & Custody of Securities



PRODUCTS & SERVICES

Wide African currency coverage

Forwards and swaps

FX and interest rates options

Repos and reverse repos

Interest rate swaps

Cross currency swaps

Dual currency deposits

Structured deposits

Credit-linked notes

Money market services



Falcon is an exciting new web-based foreign currency trading platform

The platform brings global markets to the desks of corporate and financial institutions.

Falcon provides instant competitive foreign exchange rates with no hidden fees.

The platform is available 24 hours a day/5 days a week

Falcon is free to set-up and available to multiple users.

BUILDING A SUSTAINABLE BUSINESS

1. From Sustainability to Environmental, Social and Governance (ESG) Principles

Bank One remains committed to integrating sustainability criteria into its business strategy. The Bank aims to mitigate both its direct and indirect environmental and social impact. In 2020, Bank One implemented a robust Environmental and Social Management System (ESMS), in accordance with IFC Performance Standards.

a) Environmental, Social and Governance (ESG)

Bank One is transitioning to an ESG-led framework, aligning with responsible investment practices. This move allows the bank to meet climate requirements, adapt to stakeholder expectations, and enhance its sustainability approach, while emphasizing environmental, social, and governance factors as crucial metrics for success.

b) Implementation of a climate-related and environmental financial risk management framework

Bank One is diligently adhering to the Bank of Mauritius (BOM) guidelines on climate-related and environmental financial risk management. With a roadmap submitted to the BOM, the bank is on track to implement its framework by year-end, while collaborating with international experts to develop its climate strategy.

2. Our Corporate Social Responsibility (CSR) in action

Key CSR figures

- 5 CSR activities organised and 2 additional activities remaining to close the year.
- 2 major collaborative projects with CIEL Group through the CIEL Foundation and the Ferney Valley Conservation Trust.
- 17 NGOs and 150 beneficiaries impacted through the Bank's CSR initiatives.
- 1 hectare of forest earmarked at La Vallée de Ferney for reforestation activities, with 200+ endemic trees planted to date



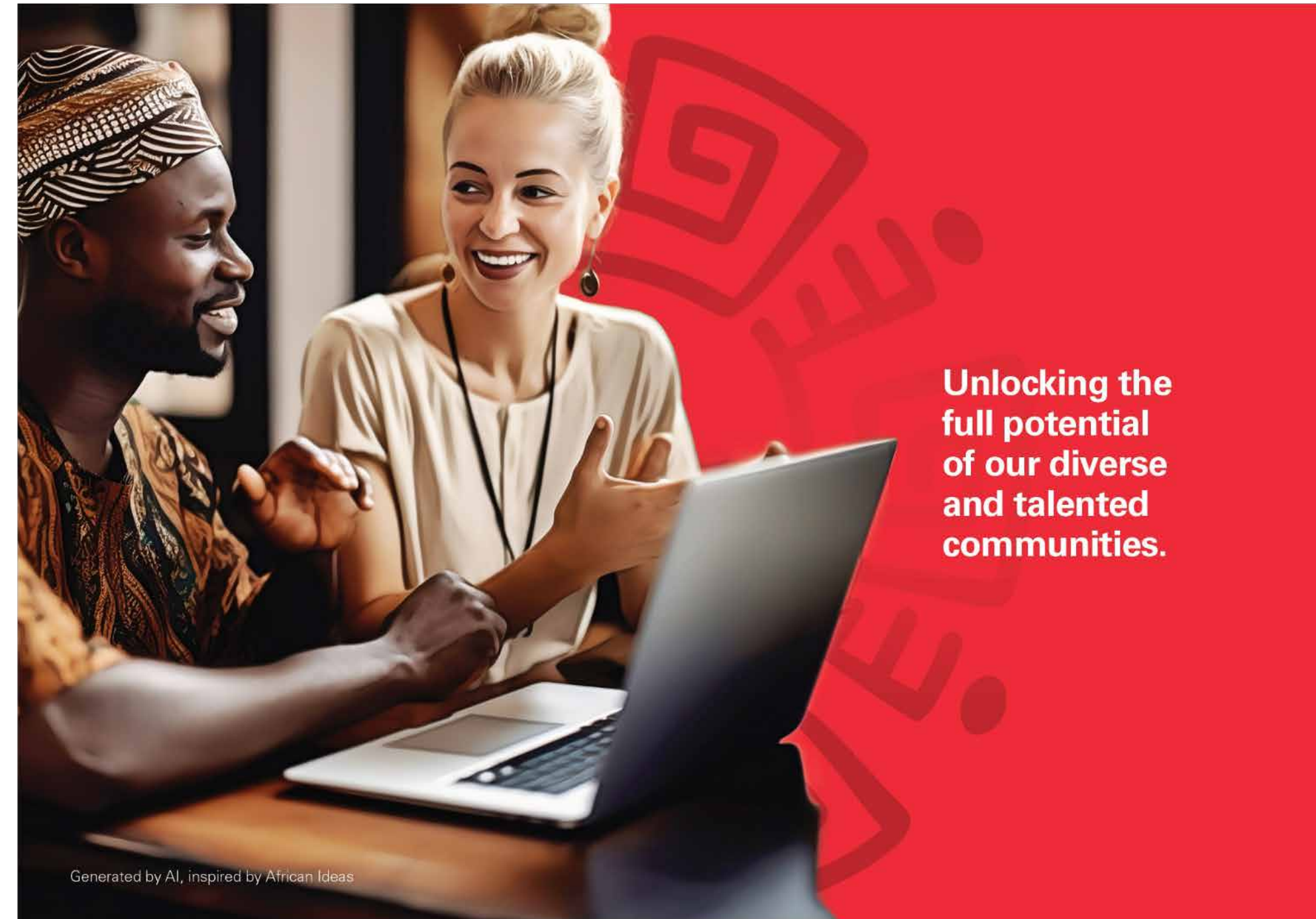
Partnering with CIEL FOUNDATION/ACTogether in delivering PRO-Workshops to 18 NGOs



Support to Ferney Valley Conservation Trust – Bank One reforestation area

OUR CORRESPONDENT BANKS

Abu Dhabi Commercial Bank
Bank Of China, Johannesburg Branch
Citibank NA, London
Citibank NA, New York
DBS Bank Ltd
I&M Bank Ltd
I&M Bank (Uganda) Limited
JP Morgan Chase Bank
Mashreqbank Psc.
Mizuho Bank, Ltd.
CRDB Bank Plc
SBM Bank (Mauritius) Ltd, Mumbai
Standard Bank Of South Africa Limited
Sumitomo Mitsui Banking Corporation
BNI Madagascar



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CHIEF EXECUTIVE OFFICER

Mark Watkinson

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