

BANK ONE
INTERNATIONAL BANKING

**PROVIDING AFRICAN SOLUTIONS
TO AFRICAN CHALLENGES**

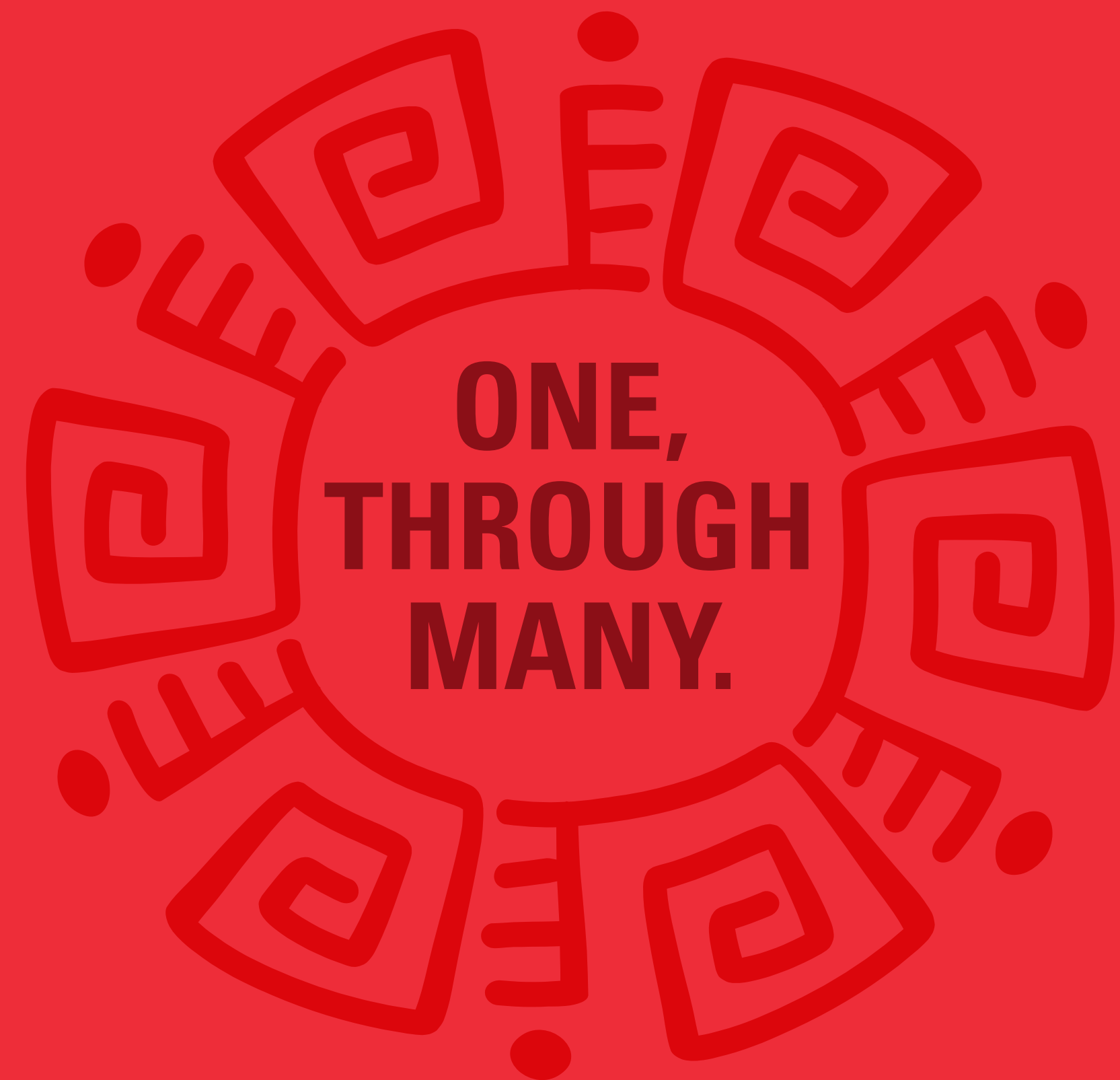


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Africa is synonymous
with opportunity, growth and challenges.

But to us, Africa means home. A home that we share
with fellow Africans, a home whose boundaries are
indiscernible to us.

The community is at the heart of every move
we make, and our philosophy aligns with the
ancestral African Ubuntu philosophy that spreads
across the continent:

**I am because we are.
We are proud. We are determined.
We are skilled. We are stronger, together.
We are one, through many.**





Dear valued clients,

The African continent beats in our hearts. We are truly **“from Africa, for Africa”**.

Through our shareholders and our team of experienced pan-African professionals, we are thought leaders and trusted advisors to our clients, investors and partners. Sub Saharan Africa (SSA) remains one of the most exciting regions in the world with significant potential and opportunities for growth.

Incorporated and regulated in Mauritius, one of the most important international financial centres in the region, Bank One is a key bridge between the island and the rest of Sub Saharan Africa.

Our goal and purpose, is to look for African solutions for African markets and to bring leading knowhow and technology to support our clients build their businesses on the continent.

It is thanks to your support and trust that we continue to deliver solutions across SSA to a wide variety of clients. It is an honour and a pleasure to serve you each day and we are looking forward to growing together and ensuring the success of Africa and its peoples.

“
**If you want to go fast,
go alone. If you want to go far,
go together.**

Pamoja, Ensam, Tonse, Simunye!

MARK WATKINSON
Chief Executive Officer

ABOUT BANK ONE

Incorporated in 2008, Bank One is a Mauritian commercial bank resulting from the merger of CIEL Finance Limited, the finance arm of Mauritian conglomerate CIEL Limited, and Kenya-based I&M Group PLC.

Over the past 15 years, the Bank has built itself a strong reputation as a Bank of Choice and a trustworthy partner from Africa, for Africa. Through our main business lines - International Banking, Personal Financial Services, Corporate Banking, Treasury and Private Banking, we currently serve various customers located across 14 African countries, including Mauritius.

Our high-calibre professionals come from various African countries and master the complexities of

the different geographies and markets we serve. We also have an asset base of USD 1.061 billion and total deposits of USD 0.866 billion.

Moreover, Bank One has developed a selection of meaningful relationships with development finance institutions and implemented long-term funding lines with the German Investment Corporation (DEG), the International Finance Corporation (IFC) and the French Development Agency (Proparco).

As at 27 June 2022, Bank One was rated “BB-” with a Stable Outlook by Fitch Ratings.



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 ACCOLADES & RATINGS

CAPITAL FINANCE INTERNATIONAL (CFI.CO)



Best International Banking 2022 (Indian Ocean)



Best International Banking 2021 (Indian Ocean)

GTR LEADERS IN TRADE AWARDS 2021



Best Trade Finance
Bank in Mauritius

FitchRatings

BB- with a Stable Outlook as at 27 June 2022

*It is worthy to note that, from a ratings perspective, Bank One now ranks amongst the **top 15 commercial banks in sub-Saharan Africa.***



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At Bank One, excellence is what we aim for when it comes to customer experience. We put our clients at the heart of our business and craft tailor-made solutions adapted to each and every one of their needs.

OUNISHKA SEESURUN-DOMUR
Senior Relationship Manager

MAURITIUS AT A GLANCE

2nd | in Africa in the Global
Innovation Index 2021

Mauritius is an IFC with
an efficient tax regime

**MOODY'S COUNTRY
RATING**

Baa3 (July 2022)

EASE OF DOING BUSINESS

Mauritius ranks 1st in Africa and
13th Worldwide in the World Bank
Ease of Doing Business
Report 2020

Mauritius is a member of
COMESA, SADC and AfCFTA

Mauritius is moving towards a
high-income economy (by 2023)

The focus will be on biotechnology,
Fintech, AI and RHQ for Africa

POLITICAL STABILITY

Mauritius ranks 1st in Africa and
20th in the world in the Democracy
Index 2021(The Economist
Intelligence Unit)

GOOD GOVERNANCE

1st in Africa in the Mo Ibrahim
Index of African Governance

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

BANK ONE INTERNATIONAL BANKING



With the growth trajectory on SSA at the heart of the continent’s development, our banking solutions play a pivotal role when it comes to your business’ success across this region.

Bank One’s tailor-made structured lending propositions and trade & cash management solutions, are best suited to help Financial Institutions, Sovereigns, Central Banks and Corporates achieve their strategic growth ambitions.

Our goal is to meet their debt and funding requirements by advising, arranging and structuring, all the while leveraging our extensive distribution network.

THAVIN AUDIT
**Deputy Head of International Banking
& Head of Assets**

OUR BUSINESS COVERAGE: CORPORATES

Over the last 25 years, Mauritius has solidified its position as a globally recognised International Financial Centre of repute. Ranked first in Africa for its ease of doing business, Mauritius has also been awarded the most innovative economy in sub-Saharan Africa as well as the freest and most business-friendly country in Africa. It has topped the ranks on investor indicators of political stability and democracy, economic health, business-friendly legislation and good governance.

Mauritius, a member of SADC, COMESA and AfCFTA, is strategically positioned to attract investment and trade flows to and from Africa, having signed to date over 45 DTAs worldwide.

Bank One is a Mauritian bank operating from the only African International Financial Centre with an investment grade rating. With its strong shareholders' footprint and its proven track record in sub-Saharan Africa, Bank One brings forth a unique value proposition of world-class personalised services and tailor-made solutions with speed of execution to serve the needs of its African clients.

At Bank One, we have a niche business model and our typical clients include African Corporates looking for a safe and stable jurisdiction, as well as international companies investing in Africa or having an African nexus.

Our banking solutions include:

- Trade and working capital;
- Cash management and liquidity solutions;
- Global markets and treasury solutions; and
- Investment and securities solutions.

“

**Tuko pamoja,
we are together.**

ARVEEN NUNDAH
Head of Liabilities





OUR BUSINESS COVERAGE: INSTITUTIONAL

Driven by the special needs of institutional clients, we provide advice and innovative tailor-made financial solutions to commercial banks, insurance companies, securities firms, fund managers, central banks, government pension funds and finance ministries in sub-Saharan Africa.

Leveraging our in-depth knowledge and our large number of partners, we are committed to providing our clients customized services and solutions including Trade Services and Finance, Securities Services, Cash Management, Treasury Products and Structured Finance.

“

If you talk to a man in a language he understands, that goes to his head. If you talk to him in his language, that goes to his heart.

Nelson Mandela

JEAN-ERIC MATUNGA

Head of Financial Institutions

OUR PRODUCTS & SERVICES: TRADE COVERAGE

Bank One is currently focusing on the implementation of its SSA Trade Finance strategy, targeting businesses that trade in and out of SSA.



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We are keen to support the SSA trade flows, with the aim to boost intra-African trade and participate in the bridging of the SSA trade finance gap.

GERALD NDOSI

Head of Trade Coverage



TRADE SERVICES

- SBLCs/guarantees: Bid bond, performance bond, surety/warranty bonds, escrow, arrangements, advance, payment/financial SBLCs/guarantees, retention payment SBLCs/guarantees and customs guarantee
- Trade import: Import Letter of Credit (LC), import financing under LC, import collections, open account, reissuance of LCs
- Trade export: LC advising, LC confirmation, bill purchase/discount/negotiation, document preparation
- Financial institutions: Bank-to-bank reimbursements and trade advances



SUPPLY CHAIN FINANCING (SCF)

- Injecting liquidity to the corporate supply chain
- Enabling suppliers to accelerate cash flow, using the buyer's credit risk



TRADE LOANS

- Import financing: Open account purchases and purchases supported by LCs
- Export financing: Open account financing, pre-shipment and post shipment financing
- Receivables financing/invoice discounting: Post shipment, domestic and cross border transactions
- Credit insured accounts receivables financing



COMMODITY TRADE FINANCE

- Financing of physical trade (purchase & sale) in commodities in the value chain, from production to processing to trade
- Appointing a Collateral Manager to monitor the storage and movement of commodities in the interest of the Bank

PRODUCTS & SERVICES: STRUCTURED SOLUTIONS

Structured solutions have been established to provide bespoke structured finance solutions to clients across the SSA region, active across the Bank's focus areas: Trade Finance, Financial Institutions and Corporates.

Some of the structured solutions Bank One can assist its clients with include:

- Mitigating country risks by overlaying insurance to deals where country limits are a challenge;
- Assisting clients in accessing bigger pools of liquidity to support their activities, while allowing investors to enter transactions in jurisdictions they might otherwise find unavailable to them.



STRUCTURED SOLUTIONS

- **Advisory**
- **Structured trade and commodity finance**
- **Structured FI lending**

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Another important addition involves the ability to structure ESG factors and key performance indicators into deals that allow our clients to benefit from the growing demand of impact investors for credit that: (a) is financially attractive and (b) has a positive impact on the environment and society in which they operate.

WAYNE FRANK

Head of Structured Solutions

PRODUCTS & SERVICES: TRANSACTION BANKING

The revolution stage of payments has already created the relevant disruptions within the global financial ecosystem. Evolution is now taking centre stage, focusing more into future, dynamic yet sustainable transactional opportunities.

The SSA region is strongly associated with the ideation and digitalisation of new business opportunities. Bank One keeps innovation a top priority, to ensure our transactional banking solutions are bespoke, dynamic, tailored and relevant, so they can meet the needs of our clients in the region.

CASH & LIQUIDITY MANAGEMENT



PAYMENT SOLUTIONS

- Transactional and deposit accounts
- Multi-currency accounts
- Local and international payments
- Bulk and payroll payments
- Collections and inward remittance management
- Local and foreign currency credit cards
- Internet and mobile banking
- FX transactions



LIQUIDITY MANAGEMENT

- Recurrent standing orders
- Direct debit services
- Sweeps
- MT940 statement
- Client funds management

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With its fully developed open architecture, and suitable offshore location, Bank One is well positioned to plug into the new future of client-inspired, innovative and dynamic payment capabilities across SSA.

PETER GITHAKA
Head of Transaction Banking



Talk to us. T: +230 202 9200 | E: SalesteamIBD@bankone.mu

BANK ONE LIMITED

Registered Office: Astrolabe Building, Port Louis Waterfront, Port Louis, Mauritius

T: +230 202 9200 | E: info@bankone.mu | www.bankone.mu

BRN: C07040612