



For immediate release

### **MauBank reports Rs 1.36Bn operating profit with solid growth and strong capital position**

**Ebène, Mauritius. 08 October 2025:** MauBank is pleased to announce its financial results for the year ended 30 June 2025, reporting a **Profit Before Impairment and Income Tax of Rs 1.36Bn**, a **26% increase** from Rs 1.07Bn in 2024.

Operating income rose by 25% to Rs 2.67Bn, reflecting broad-based growth across both interest and non-interest income. Net Interest Income grew by 33% to Rs 1.84Bn, supported by higher lending and deposit volumes, as well as improved yields. Interest income increased by 34% to Rs 3.01Bn, while non-interest income reached Rs 909Mn, supported by fees, commissions, and robust foreign exchange activity.

Commenting on the results, **Vishuene Vydelingum, the CEO of MauBank**, stated:

*“Our performance this year reflects not just profitability but quality growth. Delivering Rs 1.36Bn Profit Before Impairment and Tax underlines the strength of our core business model. Growth in deposits and loans illustrates the confidence of our customers, while our strengthened equity base of Rs 5.2Bn provides us with the means to sustain innovation and inclusive solutions. MauBank remains firmly anchored as a partner in progress for our customers, colleagues, and the wider economy.”*

He added:

*“Our profitability has been underpinned by strong loan and deposit mobilisation, a 25% expansion in Operating Income, and disciplined cost management. These results show that we are capturing growth opportunities while strengthening resilience against future shocks. We have moved away from short-term revenue generation and focused on sustainable growth to build a resilient balance sheet and income statement.*

*As we continue to build on this trajectory, our priority is to leverage our stronger equity base of Rs 5.2Bn to accelerate inclusive growth, expand digital banking solutions, and support the transition to sustainable finance. This is how MauBank will deliver long-term value for its customers, colleagues, shareholders, and the domestic economy.”*

MauBank Ltd reported solid growth across both deposits and lending. Total deposits stood at Rs 50.8Bn, up 21% from last year, reflecting continued confidence from retail, corporate, global business, and institutional clients. This solid funding base supported the expansion of the lending portfolio to Rs 31.1Bn, a 23% increase, driven mainly by project and business financing. This balance between deposits and lending highlights a growth model that channels customer funds into productive sectors of the economy.

MauBank's Total Asset base expanded by 19% as at 30 June 2025. This growth was driven by our lending portfolio across segments and sectors, as well as, investment in securities. The combined expansion in assets and deposits underscores the trust placed in the Bank's stability by its customers, while the increase in loans highlights its role in financing businesses and households.



## Press Release

The Bank registered a Profit After Tax and Impairment of Rs 828Mn for the year ended 30 June 2025. *“The Bank has successfully originated highly profitable transactions through a dual strategy of market penetration and wallet penetration. This had led to moving away from transactions of “one-off” nature to more sustainable revenue generation, and sound and quality balance sheet growth.”*, explains Vishuene Vydelingum. MauBank’s commendable performance for the year under review demonstrates its firm commitment to meet its set objectives in a timely and effective manner, with the support of its management team, employees and stakeholders. The Bank made provisions of Rs 447Mn for the year ended 30 June 2025. This reflects a deliberate and conservative approach to strengthen the Bank’s resilience against potential risks. Despite these higher provisions, the Bank maintained solid profitability, highlighting a resilient business model.

The Bank’s Capital Adequacy Ratio stood at 16.5%, well above the regulatory minimum of 12.5%, underscoring its solid capital buffer despite rapid balance sheet expansion.

### Chairman’s Statement

Mr. **Ramanaidoo Sokappadu**, Acting Chairperson of MauBank Ltd, noted:

*“The Board is encouraged by the Bank’s consistent trajectory of growth and profitability. These results reflect disciplined execution and the trust of customers. Together with Management and staff, we remain committed to reinforcing MauBank’s position as a leading local bank and an active contributor to the sustainable development of Mauritius.”*

### For more information, please contact:

Anouchka Saddul  
Head of Corporate Affairs, Brand Management and Marketing  
MauBank  
+230 405 4400  
[Anouchka.Saddul@maubank.mu](mailto:Anouchka.Saddul@maubank.mu)

Loveena Bhantooa  
Communications Specialist  
MauBank  
+230 5509 5194  
[Loveena.BHANTOOA@maubank.mu](mailto:Loveena.BHANTOOA@maubank.mu)