

ABRIDGED AUDITED CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR PERIOD ENDED 30 JUNE 2025

CONSOLIDATED AND SEPARATE STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2025

	The Group 2025 MUR	The Company 2025 MUR
ASSETS		
Cash and cash equivalents	8,709,698,556	-
Due from banks	159,523,736	-
Derivative financial assets	8,490,206	-
Loans and advances to customers	18,041,546,732	-
Investment securities	5,355,140,930	-
Investment in associate	3,839,535	-
Investment in subsidiaries	-	2,576,631,303
Property and equipment	527,519,304	-
Intangible assets	64,026,904	-
Deferred tax assets	15,420,198	-
Other assets	326,344,131	-
Total Assets	33,211,550,232	2,576,631,303
LIABILITIES		
Deposits from customers	28,843,057,342	-
Derivative financial liabilities	24,816,450	-
Due to banks	625,715,576	-
Subordinated debts	706,076,724	-
Current tax liabilities	48,729,319	-
Other liabilities	319,177,919	4,392,216
Total liabilities	30,567,573,330	4,392,216
Shareholders' Equity		
Issued capital	940,495,473	940,495,473
Retained earnings/ (Accumulated losses)	1,151,456,985	(4,392,216)
Other reserves	552,024,444	1,636,135,830
Capital and reserves	2,643,976,902	2,572,239,087
Total liabilities and equity	33,211,550,232	2,576,631,303

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD FROM 21 AUGUST 2024 (DATE OF INCORPORATION) TO 30 JUNE 2025

	Issued Capital MUR	Retained Earnings MUR	Statutory Reserve MUR	Other Reserve MUR	Total MUR
The Group					
At 21 August 2024	-	-	-	-	-
Profit for the period from 21 August 2024 (Date of Incorporation) to 30 June 2025	-	64,170,962	-	-	64,170,962
Other comprehensive income	-	7,140,591	-	(3,965,951)	3,174,640
Total comprehensive income for the period	-	71,311,553	-	(3,965,951)	67,345,602
<i>Transactions with owners of the Company:</i>					
Issue of shares	940,495,473	-	-	-	940,495,473
Capital contribution during the period	-	1,165,926,953	296,109,574	174,099,300	1,636,135,827
Transfer to statutory reserve	-	(57,094,920)	57,094,920	-	-
Transfer to other reserve	-	(28,686,601)	-	28,686,601	-
At 30 June 2025	940,495,473	1,151,456,985	353,204,494	198,819,950	2,643,976,902

SEPARATE STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD FROM 21 AUGUST 2024 (DATE OF INCORPORATION) TO 30 JUNE 2025

	Issued Capital MUR	Accumulat- ed Losses MUR	Other Reserve MUR	Total MUR
The Company				
At 21 August 2024	-	-	-	-
Profit for the period	-	(4,392,216)	-	(4,392,216)
Total comprehensive income for the period	-	(4,392,216)	-	(4,392,216)
<i>Transactions with owner of the company</i>				
Issue of shares	940,495,473	-	-	940,495,473
Capital contribution during the period	-	-	1,636,135,830	1,636,135,830
At 30 June 2025	940,495,473	(4,392,216)	1,636,135,830	2,572,239,087

This summary consolidated and separate financial statements have been extracted from audited financial statements on which an audit opinion was issued on 30 September 2025

Comments for the period ended 30 June 2025

For the period 04 April 2025, the effective date of the scheme of arrangement, to 30 June 2025, ABCB Holdings Limited generated an operating profit before impairment of MUR 83.9 million. Profit after tax stood at MUR 64.2 million for the period ended 30 June 2025.

The Group's interest income stood at MUR 364.1 million whilst interest expenses amounted to MUR 186.0 million which converged to a net interest income of MUR 178.1 million representing 77% of the total operating income.

Non-interest income amounted to MUR 54.5 million, with FX income as main contributor amounted to MUR 30.4 million.

The Group's total assets stood at MUR 33.2 billion as at 30 June 2025 and the deposit base at MUR 28.8 billion as at 30 June 2025.

As at 30 June 2025, the Bank's Capital Adequacy Ratio stood comfortably at 15.9%.

Copies of the statement of direct and indirect interests of Officers pursuant to rule 8(2)(m) of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007 and the audited financial statements are available, free of charge, upon request made to the Company Secretary at its registered office, WEAL House, Duke of Edinburgh Avenue, Place d'Armes, Port Louis and can be viewed on our website www.abcbholdings.mu.

The public is hereby advised to rely solely upon the Company's public disclosure record when dealing with the Company's shares, and is cautioned against placing reliance upon any verbal or written statement as to any fact or otherwise made by any person whatsoever.

This notice is issued pursuant to Listing Rule 12.14 and Rule 5 of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007. The Board of Directors of ABCB Holdings Limited accepts full responsibility for the accuracy of the information contained in this report.

CONSOLIDATED AND SEPARATE STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD FROM 21 AUGUST 2024 (DATE OF INCORPORATION) TO 30 JUNE 2025

	*The Group 2025 MUR	The Company 2025 MUR
Interest income	364,134,783	-
Interest expense	(186,017,003)	-
Net interest income	178,117,780	-
Fee and commission income	35,826,061	-
Fee and commission expense	(14,358,270)	(200)
Net fee and commission income	21,467,791	(200)
Net trading income	30,740,798	-
Other operating income	2,276,116	-
Total other income	33,016,914	-
Operating income/ (loss)	232,602,485	(200)
Personnel expenses	(84,685,559)	(1,580,122)
Depreciation and amortisation	(13,048,159)	-
Other operating expenses	(50,993,611)	(2,811,894)
Non-interest expenses	(148,727,329)	(4,392,016)
Operating profit/ (loss) before impairment	83,875,156	(4,392,216)
Reversal of credit impairment on financial assets	2,048,615	-
Operating profit/ (loss) before tax	85,923,771	(4,392,216)
Income tax expense	(21,752,809)	-
Profit/ (loss) for the period	64,170,962	(4,392,216)
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss, net of tax:		
Net loss on investments in equity instruments designated at fair value through other comprehensive income	(6,747,148)	-
Remeasurement of retirement benefit obligation	7,140,595	-
Total of items that will not be reclassified subsequently to profit or loss, net of tax	393,447	-
Items that may be reclassified subsequently to profit or loss, net of tax:		
Reversal of expected credit loss allowance relating to debt instruments measured at fair value through other comprehensive income	283,014	-
Net gain on investments in debt instruments measured at fair value through other comprehensive income	2,498,183	-
Total of items that may be reclassified subsequently to profit or loss, net of tax	2,781,197	-
Other comprehensive income for the period	3,174,644	-
Total comprehensive income/ (loss) for the period	67,345,606	(4,392,216)
Earnings per share		
Basic and diluted	0.84	(0.06)

*Following the corporate reorganisation and as per the scheme of arrangement ABCB Holdings Limited and ABC Banking Corporation Ltd (the Bank), the consolidated figures disclosed have been prepared as from 4 April 2025 to 30 June 2025.

CONSOLIDATED AND SEPARATE STATEMENTS OF CASH FLOWS FOR THE PERIOD FROM 21 AUGUST 2024 (DATE OF INCORPORATION) TO 30 JUNE 2025

	The Group 2025 MUR	The Company 2025 MUR
Net cash generated from operating activities	1,913,001,543	-
Net cash generated from investing activities	6,968,301,599	-
Net cash used in financing activities	(179,620,462)	-
Net increase in cash and cash equivalents	8,701,682,680	-
Net foreign exchange difference	8,015,876	-
Net cash and cash equivalents at end of period	8,709,698,556	-

By Order of the Board

Per Mahesh Ittoo, ACG, MCS1
Company Secretary

30 September 2025

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