ABRIDGED UNAUDITED INTERIM CONDENSED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED 30 SEPTEMBER 2025

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

	Unaudited September 2025 MUR	Unaudited September 2024 MUR	Audited June 2025 MUR
ASSETS			
Cash and cash equivalents	**7,910,514,926**	4,616,343,604	8,709,698,556
Due from banks	**-**	-	159,523,736
Derivative financial assets	**13,004,649**	6,948,903	8,490,206
Loans and advances to customers	**17,252,956,900**	15,117,498,019	18,041,546,732
Investment securities	**6,240,967,917**	6,495,059,278	5,355,140,930
Other assets	**1,040,112,852**	279,303,984	999,189,914
Property, equipment and right-of-use assets	**159,107,951**	529,381,866	170,463,900
Intangible assets	**59,390,730**	66,002,566	64,026,904
Deferred tax assets	**29,677,640**	8,375,996	15,420,198
Total assets	**32,705,733,565**	27,118,914,216	33,523,501,076
LIABILITIES			
Due to banks	**333,281,836**	-	625,715,576
Deposits from customers	**27,897,543,490**	22,650,138,571	28,843,057,342
Derivative financial liabilities	**15,783,560**	26,688,422	24,816,450
Subordinated debts	**696,342,878**	1,207,819,121	706,076,724
Current tax liabilities	**88,626,852**	41,535,511	48,729,319
Other liabilities	**781,846,526**	616,917,051	481,323,841
Total liabilities	**29,813,425,142**	24,543,098,676	30,729,719,252
Shareholders' Equity			
Issued capital	**940,495,472**	940,495,472	940,495,472
Retained earnings	**1,410,287,494**	1,331,143,091	1,301,261,907
Other reserves	**541,525,457**	304,176,977	552,024,445
Capital and reserves	**2,892,308,423**	2,575,815,540	2,793,781,824
Total liabilities and equity	**32,705,733,565**	27,118,914,216	33,523,501,076
Contingent liabilities			
Guarantees on account of customers	**120,857,875**	23,828,384	149,003,700
Letter of credit and other obligations on account of customers	**-**	-	3,604,000
Commitments	**1,803,077,458**	3,033,312,903	2,335,559,008

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	Issued Capital MUR	Retained Earnings MUR	Statutory Reserve MUR	Other Reserves MUR	Total MUR
At 01 July 2024	940,495,472	1,263,720,032	296,109,577	(24,155,811)	2,476,169,270
Profit for the period	-	67,076,842	-	-	67,076,842
Expected credit loss allowance relating to debt instruments designated at fair value through other comprehensive income	-	-	-	159,471	159,471
Other comprehensive income	-	346,217	-	32,063,741	32,409,958
Total comprehensive income for the period	-	67,423,059	-	32,223,212	99,646,270
At 30 September 2024	940,495,472	1,331,143,091	296,109,577	8,067,401	2,575,815,540
At 01 July 2024	940,495,472	1,263,720,032	296,109,577	(24,155,811)	2,476,169,270
Profit for the period	-	380,632,788	-	-	380,632,788
Other comprehensive income/ (loss)	-	7,486,817	-	(1,862,361)	5,624,456
Total comprehensive income for the period	-	388,119,605	-	(1,862,361)	386,257,244
Transfer to statutory reserve	-	(57,094,918)	57,094,918	-	-
Transfer to other reserve	-	(224,838,122)	-	224,838,122	-
Equity dividends	-	(68,644,690)	-	-	(68,644,690)
At 30 June 2025	940,495,472	1,301,261,907	353,204,495	198,819,950	2,793,781,824
At 01 July 2025	**940,495,472**	**1,301,261,907**	**353,204,495**	**198,819,950**	**2,793,781,824**
Profit for the period	**-**	**85,295,493**	**-**	**-**	**85,295,493**
Allowance for expected credit loss relating to debt instruments designated at fair value through other comprehensive income	**-**	**-**	**-**	**(24,063)**	**(24,063)**
Other comprehensive income for the period	**-**	**653,619**	**-**	**12,601,550**	**13,255,169**
Total comprehensive income for the period	-	**85,949,112**	**-**	**12,577,487**	**98,526,599**
Transfer to other reserve	-	**23,076,475**	-	**(23,076,475)**	**-**
At 30 September 2025	**940,495,472**	**1,410,287,494**	**353,204,495**	**188,320,962**	**2,892,308,423**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	Unaudited Quarter ended September 2025 MUR	Unaudited Quarter ended September 2024 MUR	Audited Year ended June 2025 MUR
Interest income	**404,077,203**	350,238,332	1,439,197,389
Interest expense	**(198,945,057)**	(176,465,112)	(729,524,627)
Net interest income	**205,132,146**	173,773,220	709,672,762
Fee and commission income	**33,114,333**	32,206,045	136,673,950
Fee and commission expense	**(15,182,105)**	(16,110,194)	(62,460,414)
Net fee and commission income	**17,932,228**	16,095,851	74,213,536
Total other income	**57,248,142**	31,488,072	270,930,424
Operating income	**280,312,516**	221,357,143	1,054,816,722
Non-interest expenses	**(157,946,937)**	(132,377,897)	(594,622,591)
Operating profit before impairment	**122,365,578**	88,979,246	460,194,131
Allowance for credit impairment on financial assets	**(10,776,375)**	(11,631,329)	(20,102,578)
Operating profit before tax	**111,589,203**	77,347,917	440,091,553
Income tax expense	**(26,293,710)**	(10,271,075)	(59,458,765)
Profit for the period	**85,295,493**	67,076,842	380,632,788
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss, net of tax:			
Net gain/(loss) on investments in equity instruments designated at fair value through other comprehensive income	**7,452,580**	13,716,075	(6,671,622)
Deferred tax credit on retirement benefit obligation	**653,619**	-	-
Remeasurement of retirement benefit obligation	**-**	346,222	7,486,817
Total of items that will not be reclassified subsequently to profit or loss, net of tax	**8,106,199**	14,062,297	815,195
Items that may be reclassified subsequently to profit or loss, net of tax:			
(Allowance for)/reversal of expected credit loss relating to debt instruments designated at fair value through other comprehensive income	**(24,063)**	159,471	389,743
Net gain on investments in debt instruments designated at fair value through other comprehensive income	**5,148,967**	18,347,663	4,419,518
Total of items that may be reclassified subsequently to profit or loss, net of tax	**5,124,904**	18,507,134	4,809,261
Other comprehensive income for the period	**13,231,103**	32,569,431	5,624,456
Total comprehensive income for the period	**98,526,596**	99,646,272	386,257,244
Weighted average number of ordinary shares	**76,271,872**	76,271,872	76,271,872
Basic and diluted - earnings per share	**1.12**	0.88	4.99

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	Unaudited Quarter ended September 2025 MUR	Unaudited Quarter ended September 2024 MUR	Audited Year ended June 2025 MUR
Net cash generated from/(used in) operating activities	**252,172,164**	(166,718,973)	2,793,657,870
Net cash (used in)/generated from investing activities	**(871,805,010)**	185,967,923	1,263,771,208
Net cash (used in)/generated from financing activities	**(285,188,897)**	298,768	48,154,485
Net (decrease)/increase in cash and cash equivalents	**(904,821,743)**	19,547,718	4,105,583,563
Net foreign exchange difference	**105,638,114**	105,442	7,424,549
Net cash and cash equivalents at beginning of period / year	**8,709,698,555**	4,596,690,444	4,596,690,444
Net cash and cash equivalents at end of period / year	**7,910,514,926**	4,616,343,604	8,709,698,556

Comments for the quarter ended 30 September 2025

ABC Banking Corporation Ltd (the "bank") registered a profit after tax of MUR 85.3 million for the period ended 30 September 2025 against MUR 67.1 million for the same period last year.

The Operating income for the three months ended 30 September 2025 stood at MUR 280.3 million compared to MUR 221.4 million same period last year, in line with growth in business activity.

The bank's total assets as at 30 September 2025 was MUR 32.7 billion compared to MUR 33.5 billion as at 30 June 2025, whilst the deposit balance closed at MUR 27.9 billion compared to MUR 28.8 billion as at 30 June 2025.

As at 30 September 2025, the Capital Adequacy Ratio stood comfortably at 16.9% and Liquidity Coverage Ratio at 384.9% which are both well above the regulatory limits.

The abridged unaudited interim condensed financial information have been prepared in accordance with the same accounting policies as those set out in the audited financial statements for the year ended 30 June 2025.

Copies of the abridged unaudited interim condensed financial information and LCR disclosure 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.abcbanking.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 DEM Rule 18 and Rule 5 of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007. The Board of Directors of ABC Banking Corporation Ltd accepts full responsibility for the accuracy of the information contained in this report. The full disclosure of the bank's Liquidity Coverage Ratio is available on our website www.abcbanking.mu.

By Order of the Board

Per Mahesh Ittoo, ACG, MCSI
Company Secretary

6 November 2025

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ABC BANKING CORPORATION
count on us

ABC Banking Corporation Ltd is a bank duly licensed and regulated by the Bank of Mauritius.