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

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

	Unaudited September 2025 MUR	Audited June 2025 MUR
ASSETS		
Cash and cash equivalents	**7,910,514,926**	8,709,698,556
Due from banks	**-**	159,523,736
Derivative financial assets	**13,004,649**	8,490,206
Loans and advances to customers	**17,252,956,900**	18,041,546,732
Investment securities	**6,240,967,917**	5,355,140,930
Investment in Associate	**1,520,122**	3,839,535
Other assets	**354,586,663**	326,344,131
Property, equipment and right-of-use assets	**520,480,569**	527,519,304
Intangible assets	**59,390,730**	64,026,904
Deferred tax assets	**29,677,640**	15,420,198
Total assets	**32,383,100,116**	33,211,550,232
LIABILITIES		
Due to banks	**333,281,836**	625,715,576
Deposits from customers	**27,897,543,490**	28,843,057,342
Derivative financial liabilities	**15,783,560**	24,816,450
Subordinated debts	**696,342,878**	706,076,724
Current tax liabilities	**90,495,795**	48,729,319
Other liabilities	**617,496,026**	319,177,919
Total liabilities	**29,650,943,585**	30,567,573,330
Shareholders' Equity		
Issued capital	**940,495,473**	940,495,473
Retained earnings	**1,250,135,601**	1,151,456,985
Other reserves	**541,525,457**	552,024,444
Capital and reserves	**2,732,156,531**	2,643,976,902
Total liabilities and equity	**32,383,100,116**	33,211,550,232
Contingent liabilities		
Guarantees on account of customers	**120,857,875**	149,003,700
Letter of credit and other obligations on account of customers	**-**	3,604,000
Commitments	**1,803,077,458**	2,335,559,008

CONSOLIDATED 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 21 August 2024	-	-	-	-	-
Profit for the period	-	64,170,962	-	-	64,170,962
Other comprehensive income/ (loss)	-	7,140,591	-	(3,965,951)	3,174,640
Total comprehensive income for the period	-	71,311,553	-	(3,965,951)	67,345,602
Transactions with owners of the Company:					-
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 September 2024	940,495,473	1,151,456,985	353,204,494	198,819,950	2,643,976,902
At 01 July 2025	**940,495,473**	**1,151,456,985**	**353,204,494**	**198,819,950**	**2,643,976,902**
Profit for the period	**-**	**74,948,522**	**-**	**-**	**74,948,522**
Allowance for expected credit loss relating to debt instruments designated at fair value through other comprehensive income	**-**	**-**	**-**	**(24,062)**	**(24,062)**
Other comprehensive income for the period	**-**	**653,619**	**-**	**12,601,550**	**13,255,169**
Total comprehensive income for the period	**-**	**75,602,141**	**-**	**12,577,488**	**88,179,629**
Transfer to other reserve	**-**	**23,076,475**	**-**	**(23,076,475)**	**-**
At 30 September 2025	**940,495,473**	**1,250,135,601**	**353,204,494**	**188,320,963**	**2,732,156,531**

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

	Unaudited Quarter ended September 2025 MUR	Audited Year ended June 2025 MUR
Interest income	**393,352,203**	364,134,783
Interest expense	**(194,189,315)**	(186,017,003)
Net interest income	**199,162,888**	178,117,780
Fee and commission income	**33,114,333**	35,826,061
Fee and commission expense	**(15,182,405)**	(14,358,270)
Net fee and commission income	**17,931,928**	21,467,791
Net trading income	**57,066,350**	30,740,798
Other operating income	**(2,253,030)**	2,276,116
Total other income	**54,813,320**	33,016,914
Operating income	**271,908,136**	232,602,485
Personnel expenses	**(89,447,311)**	(84,685,559)
Depreciation and amortisation	**(11,614,984)**	(13,048,159)
Other operating expenses	**(56,958,291)**	(50,993,611)
Non-interest expenses	**(158,020,586)**	(148,727,329)
Operating profit before impairment	**113,887,550**	83,875,156
(Allowance for)/Reversal of credit impairment on financial assets	**(10,776,375)**	2,048,615
Operating profit before tax	**103,111,175**	85,923,771
Income tax expense	**(28,162,653)**	(21,752,809)
Profit for the period	**74,948,522**	64,170,962
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**	(6,747,148)
Deferred tax credit on retirement benefit obligation	**653,619**	-
Remeasurement of retirement benefit obligation	**-**	7,140,595
Total of items that will not be reclassified subsequently to profit or loss, net of tax	**8,106,199**	393,447
Items that may be reclassified subsequently to profit or loss, net of tax:		
(Allowance for)/ reversal expected credit loss relating to debt instruments designated at fair value through other comprehensive income	**(24,063)**	283,014
Net gain on investments in debt instruments designated at fair value through other comprehensive income	**5,148,967**	2,498,183
Total of items that may be reclassified subsequently to profit or loss, net of tax	**5,124,904**	2,781,197
Other comprehensive income for the period	**13,231,103**	3,174,644
Total comprehensive income for the period	**88,179,625**	67,345,606
Weighted average number of ordinary shares	**76,271,872**	76,271,872
Basic and diluted - earnings per share	**0.98**	0.84

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	Unaudited Quarter ended September 2025 MUR	Audited Year ended Jun 2025 MUR
Net cash generated from operating activities	**258,685,058**	1,913,001,543
Net cash (used in)/generated from investing activities	**(872,458,629)**	6,968,301,599
Net cash used in financing activities	**(291,048,173)**	(179,620,462)
Net (decrease)/increase in cash and cash equivalents	**(904,821,744)**	8,701,682,680
Net foreign exchange difference	**105,638,114**	8,015,876
Net cash and cash equivalents at beginning of period / year	**8,709,698,556**	-
Net cash and cash equivalents at end of period / year	**7,910,514,926**	8,709,698,556

Comments for the period ended 30 September 2025

ABCB Holdings Limited registered a profit after tax of MUR 74.9 million for the period ended 30 September 2025.

The Operating income for the three months ended 30 September 2025 stood at MUR 271.9 million in line with growth in business activity for the banking segment.

The Group's total assets as at 30 September 2025 was MUR 32.4 billion compared to MUR 33.2 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.

The abridged unaudited interim consolidated 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.

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 12.19 and Rule 8 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 statement.

By Order of the Board

Per Mahesh Ittoo, ACG, MCSI
Company Secretary

13 November 2025

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