

UNAUDITED CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION FOR THE SIX MONTHS ENDED 31 DECEMBER 2025

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

	Unaudited December 2025 MUR 000	Audited June 2025 MUR 000
ASSETS		
Cash and cash equivalents	6,349,194	8,709,699
Due from banks	1,026,039	159,524
Derivative financial assets	17,385	8,490
Loans and advances to customers	17,800,354	18,041,547
Investment securities	7,708,261	5,355,141
Investment in Associate	278	3,840
Other assets	405,893	326,344
Property, equipment and right-of-use assets	527,984	527,519
Intangible assets	54,755	64,027
Deferred tax assets	32,031	15,420
Total assets	33,922,173	33,211,550
LIABILITIES		
Due to banks	641,841	625,716
Deposits from customers	29,394,244	28,843,057
Derivative financial liabilities	14,270	24,816
Subordinated debts	706,853	706,077
Current tax liabilities	57,536	48,729
Other liabilities	315,096	319,178
Total liabilities	31,129,840	30,567,573
Shareholders' Equity		
Issued capital	940,495	940,495
Retained earnings	1,295,646	1,151,457
Other reserves	556,191	552,024
Capital and reserves	2,792,332	2,643,977
Total liabilities and equity	33,922,173	33,211,550
Contingent liabilities		
Guarantees on account of customers	151,182	149,004
Letter of credit and other obligations on account of customers	-	3,604
Commitments	2,050,405	2,335,559

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2025

	Issued Capital MUR 000	Retained Earnings MUR 000	Statutory Reserve MUR 000	Other Reserves MUR 000	Total MUR 000
At 21 August 2024					
	-	-	-	-	-
Profit for the period	-	64,171	-	-	64,171
Other comprehensive income/(loss)	-	7,141	-	(3,966)	3,175
Total comprehensive income/(loss) for the period	-	71,312	-	(3,966)	67,346
Issue of shares	940,495	-	-	-	940,495
Capital contribution during the period	-	1,165,927	296,110	174,099	1,636,136
Transfer to statutory reserve	-	(57,095)	57,095	-	-
Transfer to other reserve	-	(28,687)	-	28,687	-
At 30 June 2025	940,495	1,151,457	353,204	198,820	2,643,977

At 01 July 2025	940,495	1,151,457	353,204	198,820	2,643,977
Profit for the period	-	136,982	-	-	136,982
Reversal of expected credit loss relating to debt instruments designated at fair value through other comprehensive income	-	-	-	922	922
Other comprehensive income for the period	-	654	-	9,797	10,451
Total comprehensive income for the period	-	137,636	-	10,719	148,355
Transfer to other reserve	-	6,553	-	(6,553)	-
At 31 December 2025	940,495	1,295,646	353,204	202,986	2,792,332

Comments for the period ended 31 December 2025

ABCB Holdings Limited registered a profit after tax of MUR 62.0 million for the quarter ended 31 December 2025.

The Operating income for the three months ended 31 December 2025 stood at MUR 271.4 million (MUR271.9 million previous quarter) in line with growth in business activity for the banking segment.

The Group's total assets as at 31 December 2025 was MUR 33.9 billion compared to MUR 32.4 billion as at 30 September 2025, whilst the deposit balance closed at MUR 29.4 billion compared to MUR 27.9 billion as at 30 September 2025.

The unaudited condensed consolidated interim financial information has 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

12 February 2026

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025

	Unaudited Quarter ended December 2025 MUR 000	Unaudited Six Months ended December 2025 MUR 000	Audited* Year ended June 2025 MUR 000
Interest income	394,154	787,506	364,135
Interest expense	(196,698)	(390,888)	(186,017)
Net interest income	197,456	396,619	178,118
Fee and commission income	34,171	67,285	35,826
Fee and commission expense	(16,536)	(31,719)	(14,358)
Net fee and commission income	17,634	35,566	21,468
Net trading income	54,476	111,543	30,741
Other operating income	1,823	(430)	2,276
Total other income	56,299	111,113	33,017
Operating income	271,390	543,298	232,602
Personnel expenses	(88,875)	(178,322)	(84,686)
Depreciation and amortisation	(11,586)	(23,201)	(13,048)
Other operating expenses	(73,696)	(130,655)	(50,994)
Non-interest expenses	(174,157)	(332,178)	(148,727)
Operating profit before impairment (Allowance for)/Reversal of credit impairment on financial assets	97,232 (11,538)	211,120 (22,314)	83,875 2,049
Operating profit before tax	85,695	188,806	85,924
Income tax expense	(23,661)	(51,824)	(21,753)
Profit for the period	62,034	136,982	64,171
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss, net of tax:			
Net (loss)/gain on investments in equity instruments designated at fair value through other comprehensive income	(6,238)	1,214	(6,747)
Deferred tax credit on retirement benefit obligation	-	654	-
Remeasurement of retirement benefit obligation	-	-	7,141
Total of items that will not be reclassified subsequently to profit or loss, net of tax	(6,238)	1,868	393
Items that may be reclassified subsequently to profit or loss, net of tax:			
Reversal of expected credit loss relating to debt instruments designated at fair value through other comprehensive income	946	922	283
Net gain on investments in debt instruments designated at fair value through other comprehensive income	3,434	8,583	2,498
Total of items that may be reclassified subsequently to profit or loss, net of tax	4,380	9,505	2,781
Other comprehensive (loss)/ income for the period	(1,858)	11,373	3,175
Total comprehensive income for the period	60,176	148,355	67,346
Weighted average number of ordinary shares	76,272	76,272	76,272
Basic and diluted - earnings per share	0.81	1.80	0.84

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

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 DECEMBER 2025

	Unaudited Six months ended December 2025 MUR 000	Audited Year ended June 2025 MUR 000
Net cash (used in)/generated from operating activities	(202,502)	1,913,002
Net cash (used in)/generated from investing activities	(2,356,789)	6,968,302
Net cash generated from/ (used in) financing activities	17,788	(179,620)
Net (decrease)/increase in cash and cash equivalents	(2,541,503)	8,701,683
Net foreign exchange difference	180,999	8,016
Net cash and cash equivalents at beginning of period	8,709,699	-
Net cash and cash equivalents at end of period	6,349,194	8,709,699

WEAL HOUSE, Duke of Edinburgh Avenue,
Place d'Armes, 11328 Port Louis, Mauritius
Tel: (230) 206 8000 Fax: (230) 208 0088
abcbholdings.mu



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