

# UNAUDITED CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED 31 MARCH 2026

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

	The Group	
	Unaudited March 2026 MUR 000	Audited June 2025 MUR 000
<b>ASSETS</b>		
Cash and cash equivalents	9,418,105	8,709,699
Due from banks	236,763	159,524
Derivative financial assets	38,088	8,490
Loans and advances to customers	17,839,773	18,041,547
Investment securities	8,173,865	5,355,141
Investment in Associate	-	3,840
Other assets	424,759	326,344
Property, equipment and right-of-use assets	541,483	527,519
Intangible assets	51,511	64,027
Deferred tax assets	35,451	15,420
<b>Total assets</b>	<b>36,759,798</b>	<b>33,211,550</b>
<b>LIABILITIES</b>		
Due to banks	343,960	625,716
Deposits from customers	32,377,741	28,843,057
Derivative financial liabilities	14,871	24,816
Subordinated debts	696,897	706,077
Current tax liabilities	69,844	48,729
Other liabilities	520,376	319,178
<b>Total liabilities</b>	<b>34,023,689</b>	<b>30,567,573</b>
<b>Shareholders' Equity</b>		
Issued capital	940,495	940,495
Retained earnings	1,272,772	1,151,457
Other reserves	522,842	552,024
<b>Capital and reserves</b>	<b>2,736,109</b>	<b>2,643,977</b>
<b>Total liabilities and equity</b>	<b>36,759,798</b>	<b>33,211,550</b>
<b>Contingent liabilities</b>		
Guarantees on account of customers	164,381	149,004
Letter of credit and other obligations on account of customers	3,392	3,604
Commitments	2,292,127	2,335,559

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2026

	The Group		
	Unaudited Quarter ended March 2026 MUR 000	Unaudited Nine Months ended March 2026 MUR 000	Audited* Period ended June 2025 MUR 000
Interest income	400,661	1,188,167	364,135
Interest expense	(192,099)	(582,987)	(186,017)
<b>Net interest income</b>	<b>208,562</b>	<b>605,180</b>	<b>178,118</b>
Fee and commission income	35,720	103,005	35,826
Fee and commission expense	(13,956)	(45,675)	(14,358)
<b>Net fee and commission income</b>	<b>21,764</b>	<b>57,330</b>	<b>21,468</b>
Net trading income	35,138	146,681	30,741
Other operating income	720	290	2,276
<b>Total other income</b>	<b>35,858</b>	<b>146,971</b>	<b>33,017</b>
<b>Operating income</b>	<b>266,184</b>	<b>809,481</b>	<b>232,602</b>
Personnel expenses	(92,922)	(271,244)	(84,686)
Depreciation and amortisation	(12,821)	(36,022)	(13,048)
Other operating expenses	(68,311)	(198,966)	(50,994)
<b>Non-interest expenses</b>	<b>(174,054)</b>	<b>(506,232)</b>	<b>(148,727)</b>
<b>Operating profit before impairment</b>	<b>92,130</b>	<b>303,249</b>	<b>83,875</b>
(Allowance for)/Reversal of credit impairment on financial assets	(37,805)	(60,119)	2,049
<b>Operating profit before tax</b>	<b>54,325</b>	<b>243,130</b>	<b>85,924</b>
Income tax expense	(25,277)	(77,101)	(21,753)
<b>Profit for the period</b>	<b>29,048</b>	<b>166,029</b>	<b>64,171</b>
<b>Other comprehensive income</b>			
<b>Items that will not be reclassified subsequently to profit or loss, net of tax:</b>			
Net loss on investments in equity instruments designated at fair value through other comprehensive income	(7,883)	(6,668)	(6,747)
Deferred tax credit on retirement benefit obligation	-	654	-
Remeasurement of retirement benefit obligation	-	-	7,141
<b>Total of items that will not be reclassified subsequently to profit or loss, net of tax</b>	<b>(7,883)</b>	<b>(6,014)</b>	<b>393</b>
<b>Items that may be reclassified subsequently to profit or loss, net of tax:</b>			
Reversal of expected credit loss relating to debt instruments designated at fair value through other comprehensive income	494	1,416	283
Net (loss)/gain on investments in debt instruments designated at fair value through other comprehensive income	(9,239)	(655)	2,498
<b>Total of items that may be reclassified subsequently to profit or loss, net of tax</b>	<b>(8,745)</b>	<b>761</b>	<b>2,781</b>
<b>Other comprehensive (loss)/ income for the period</b>	<b>(16,628)</b>	<b>(5,253)</b>	<b>3,175</b>
<b>Total comprehensive income for the period</b>	<b>12,420</b>	<b>160,776</b>	<b>67,346</b>
Weighted average number of ordinary shares	76,272	76,272	76,272
<b>Basic and diluted - earnings per share</b>	<b>0.38</b>	<b>2.18</b>	<b>0.84</b>

\*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 CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2026

	Issued Capital MUR 000	Retained Earnings MUR 000	Statutory Reserve MUR 000	Other Reserves MUR 000	Total MUR 000
<b>The Group</b>					
<b>At 21 August 2024</b>	-	-	-	-	-
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	296,109	174,099	1,636,135
Transfer to statutory reserve	-	(57,095)	57,095	-	-
Transfer to other reserve	-	(28,687)	-	28,687	-
<b>At 30 June 2025</b>	<b>940,495</b>	<b>1,151,457</b>	<b>353,204</b>	<b>198,820</b>	<b>2,643,977</b>
<b>At 01 July 2025</b>	<b>940,495</b>	<b>1,151,457</b>	<b>353,204</b>	<b>198,820</b>	<b>2,643,977</b>
Profit for the period	-	166,030	-	-	166,030
Reversal of expected credit loss relating to debt instruments designated at fair value through other comprehensive income	-	-	-	1,418	1,418
Other comprehensive income for the period	-	654	-	(7,324)	(6,670)
Total comprehensive income for the period	-	166,684	-	(5,906)	160,778
Transfer to other reserve	-	23,276	-	(23,276)	-
Equity dividends	-	(68,645)	-	-	(68,645)
<b>At 31 March 2026</b>	<b>940,495</b>	<b>1,272,772</b>	<b>353,204</b>	<b>169,638</b>	<b>2,736,109</b>

## CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2026

	The Group	
	Unaudited Nine months ended March 2026 MUR 000	Audited Year ended June 2025 MUR 000
<b>Net cash generated from operating activities</b>	<b>3,634,949</b>	<b>1,913,002</b>
<b>Net cash (used in)/generated from investing activities</b>	<b>(2,888,549)</b>	<b>6,968,302</b>
<b>Net cash generated used in financing activities</b>	<b>(325,108)</b>	<b>(179,620)</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>	<b>421,292</b>	<b>8,701,683</b>
Net foreign exchange difference	287,114	8,016
<b>Net cash and cash equivalents at beginning of period</b>	<b>8,709,699</b>	<b>-</b>
<b>Net cash and cash equivalents at end of period</b>	<b>9,418,105</b>	<b>8,709,699</b>

### Comments for the period ended 31 March 2026

ABCB Holdings Limited registered a profit after tax of MUR 166.0 million for the period ended 31 March 2026. The Operating income for the nine months ended 31 March 2026 stood at MUR 809.5 million in line with growth in business activity for the banking segment.

The Group's total assets as at 31 March 2026 was MUR 36.8 billion compared to MUR 33.2 billion as at 30 June 2025, whilst the deposit balance closed at MUR 32.4 billion compared to MUR 28.8 billion as at 30 June 2025 showing growth in both its assets and liabilities.

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, MCS1  
Company Secretary

11 May 2026

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