ABRDIGED AUDITED CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

CONSOLIDATED AND SEPARATE STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2026

	The Group		The Company	
	2026 MUR	2025* MUR	2026 MUR	2025 MUR
ASSETS				
Cash and cash equivalents	**10,708,863,096**	8,709,698,556	**17,958,563**	-
Due from banks	**474,460,324**	159,523,736	**-**	-
Derivative financial assets	**15,097,950**	8,490,206	**-**	-
Loans and advances to customers	**19,078,187,880**	*17,969,089,117	**-**	-
Investment securities	**10,407,153,888**	5,355,140,930	**-**	-
Investment in associate	**40,181,476**	3,839,535	**-**	-
Investment in subsidiaries	**-**	-	**2,576,631,303**	2,576,631,303
Property and equipment and right-of-use assets	**515,851,183**	527,519,304	**-**	-
Intangible assets	**91,300,101**	64,026,904	**-**	-
Deferred tax assets	**32,088,076**	15,420,198	**-**	-
Other assets	**331,468,800**	326,344,131	**-**	-
Total Assets	**41,694,652,774**	33,139,092,617	**2,594,589,866**	2,576,631,303
LIABILITIES				
Deposits from customers	**36,578,950,819**	28,843,057,342	**-**	-
Derivative financial liabilities	**15,693,337**	24,816,450	**-**	-
Due to banks	**816,089,048**	625,715,576	**-**	-
Subordinated debts	**707,296,410**	706,076,724	**-**	-
Current tax liabilities	**81,766,428**	48,729,319	**-**	-
Other liabilities	**701,482,503**	*246,720,304	**29,936,993**	4,392,216
Total liabilities	**38,901,278,545**	30,495,115,715	**29,936,993**	4,392,216
Shareholders' Equity				
Issued capital	**940,495,473**	940,495,473	**940,495,473**	940,495,473
Retained earnings/(Accumulated Losses)	**1,214,040,246**	1,151,456,985	**(11,978,430)**	(4,392,216)
Other reserves	**638,838,510**	552,024,444	**1,636,135,830**	1,636,135,830
Capital and reserves	**2,793,374,229**	2,643,976,902	**2,564,652,873**	2,572,239,087
Total liabilities and equity	**41,694,652,774**	33,139,092,617	**2,594,589,866**	2,576,631,303

*Deferred income on processing fees has been reclassified from other liabilities to loans and advances to customers (2025: MUR 72,457,615).

CONSOLIDATED AND SEPARATE STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2026

	The Group		The Company	
	2026 MUR	2025* MUR	2026 MUR	2025* MUR
Interest income	**1,621,849,238**	364,134,783	**-**	-
Interest expense	**(789,501,798)**	(186,017,003)	**-**	-
Net interest income	**832,347,440**	178,117,780	**-**	-
Fee and commission income	**142,971,536**	35,826,061	**-**	-
Fee and commission expense	**(60,525,649)**	(14,358,270)	**(15,218)**	(200)
Net fee and commission income/ (expense)	**82,445,887**	21,467,791	**(15,218)**	(200)
Net trading income	**194,215,775**	30,740,798	**-**	-
Other operating (loss)/ income	**(684,555)**	2,276,116	**87,712,653**	-
Total other income	**193,531,220**	33,016,914	**87,712,653**	-
Operating income/ (loss)	**1,108,324,547**	232,602,485	**87,697,435**	(200)
Personnel expenses	**(396,624,085)**	(84,685,559)	**(20,887,230)**	(1,580,122)
Depreciation and amortisation	**(53,448,797)**	(13,048,159)	**-**	-
Other operating expenses	**(273,558,879)**	(50,993,611)	**(5,751,735)**	(2,811,894)
Non-interest expenses	**(723,631,761)**	(148,727,329)	**(26,638,965)**	(4,392,016)
Operating profit/ (loss) before impairment	**384,692,786**	83,875,156	**61,058,470**	(4,392,216)
(Allowance for)/Reversal of credit impairment on financial assets	**(30,009,843)**	2,048,615	**-**	-
Operating profit/ (loss) before tax	**354,682,943**	85,923,771	**61,058,470**	(4,392,216)
Income tax expense	**(114,294,733)**	(21,752,809)	**-**	-
Profit/ (loss) for the year/period	**240,388,210**	64,170,962	**61,058,470**	(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	**(10,688,046)**	(6,747,148)	**-**	-
Remeasurement of retirement benefit obligation	**(122,973)**	7,140,591	**-**	-
Total of items that will not be reclassified subsequently to profit or loss, net of tax	**(10,811,019)**	393,443	**-**	-
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	**1,909,199**	283,014	**-**	-
Net (loss)/gain on investments in debt instruments measured at fair value through other comprehensive income	**(13,444,379)**	2,498,183	**-**	-
Total of items that may be reclassified subsequently to profit or loss, net of tax	**(11,535,180)**	2,781,197	**-**	-
Other comprehensive (loss)/ income for the year/ period	**(22,346,199)**	3,174,640	**-**	-
Total comprehensive income/ (loss) for the year/ period	**218,042,011**	67,345,602	**61,058,470**	(4,392,216)
Earnings per share				
Basic and diluted	**3.15**	0.84	**0.80**	(0.06)

*Following the corporate reorganisation and as per the scheme of arrangement ABCB Holdings Limited and ABC Banking Corporation Ltd, the consolidated figures disclosed for the period ended 30 June 2025 have been prepared as from 2 April 2025 to 30 June 2025.

Comments for the year ended 30 June 2026

ABCB Holdings delivered a strong performance for the period ended 30 June 2026, underpinned by the continued strength of its banking subsidiary and the successful execution of its strategic initiatives with the Group generating a profit before tax of MUR 354.7 million during the year.

Net interest income remained the primary driver of earnings, reaching MUR 832.3 million and accounting for 75% of total operating income. This was achieved through interest income of MUR 1,621.8 million, offset by interest expenses of MUR 789.5 million.

Non-interest income amounted to MUR 276.0 million, with foreign exchange income contributing MUR 194.2 million and remaining the principal component of this revenue stream.

The Group's financial position continued to strengthen, with total assets increasing by 25.8% to MUR 41.7 billion as at 30 June 2026, compared to MUR 33.1 billion at 30 June 2025. Customer deposits also recorded robust growth, rising to MUR 36.6 billion from MUR 28.8 billion over the same period.

The Group maintained a strong capital position, with its Capital Adequacy Ratio standing at a comfortable 16.1% as at 30 June 2026, well above regulatory requirements and supporting its continued growth ambitions.

The financial information contained in these abridged financial statements has been extracted from the audited financial statements on which our auditors, KPMG, have expressed an unqualified audit opinion.

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 SEM Rule 12 and Rule 6 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

Kétia Sénézan Poonisamy, ACG
Company Secretary

28 September 2026

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ABCB Holdings

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2026

	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/ (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 June 2025	940,495,473	1,151,456,985	353,204,494	198,819,950	2,643,976,902
At 1 July 2025	**940,495,473**	**1,151,456,985**	**353,204,494**	**198,819,950**	**2,643,976,902**
Profit for the year ended to 30 June 2026	-	**240,388,210**	-	-	**240,388,210**
Other comprehensive loss	-	**(122,973)**	-	**(22,223,226)**	**(22,346,199)**
Total comprehensive income for the year	**-**	**240,265,237**	**-**	**(22,223,226)**	**218,042,011**
Transfer to statutory reserve	-	**(44,543,751)**	**44,543,751**	-	**-**
Transfer to other reserve	-	**(64,493,541)**	-	**64,493,541**	**-**
Equity Dividends	-	**(68,644,684)**	-	-	**(68,644,684)**
At 30 June 2026	**940,495,473**	**1,214,040,246**	**397,748,245**	**241,090,265**	**2,793,374,229**

SEPARATE STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2026

	Issued Capital MUR	Accumulated Losses MUR	Other Reserve MUR	Total MUR
The Company				
At 21 August 2024	-	-	-	-
Loss for the period	-	(4,392,216)	-	(4,392,216)
Total comprehensive income for the period	-	(4,392,216)	-	(4,392,216)
Transaction with owners of the Company				
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
At 1 July 2025	**940,495,473**	**(4,392,216)**	**1,636,135,830**	**2,572,239,087**
Profit for the year	**-**	**61,058,470**	**-**	**61,058,470**
Total comprehensive income for the year	-	**61,058,470**	-	**61,058,470**
Equity Dividends	-	**(68,644,684)**	-	**(68,644,684)**
At 30 June 2026	**940,495,473**	**(11,978,430)**	**1,636,135,830**	**2,564,652,873**

CONSOLIDATED AND SEPARATE STATEMENTS OF CASH FLOWS FOR THE YEAR/ PERIOD ENDED 30 JUNE 2026

	The Group		The Company	
	2026 MUR	2025 MUR	2026 MUR	2025 MUR
Net cash generated from operating activities	**6,978,377,138**	2,233,466,943	**(1,109,406)**	**-**
Net cash generated from investing activities	**(5,160,529,266)**	6,968,301,599	**87,712,653**	**-**
Net cash used in financing activities	**(68,996,843)**	(500,085,862)	**(68,644,684)**	**-**
Net increase in cash and cash equivalents	**1,748,851,029**	8,701,682,680	**17,958,563**	**-**
Net foreign exchange difference	**250,313,511**	8,015,876	**-**	**-**
Net cash and cash equivalents at beginning of year	**8,709,698,556**	-	**-**	**-**
Net cash and cash equivalents at end of period	**10,708,863,096**	8,709,698,556	**17,958,563**	**-**