ABCB Holdings

UNAUDITED INTERIM CONSOLIDATED FINANCIAL INFORMATION FOR THE QUARTER ENDED 30 SEPTEMBER 2026

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026

	The Group Unaudited September 2026 MUR 000	The Group Unaudited September 2025* MUR 000	The Group Audited June 2026 MUR 000
ASSETS			
Cash and cash equivalents	**8,269,654**	7,910,515	10,708,863
Due from banks	**668,776**	-	474,460
Derivative financial assets	**33,243**	13,005	15,098
Loans and advances to customers	**19,264,437**	17,252,957	19,078,188
Investment securities	**11,149,149**	6,240,968	10,407,154
Investment in Associate	**39,609**	1,520	40,181
Other assets	**440,287**	354,585	331,469
Property, equipment and right-of-use assets	**518,953**	520,481	515,851
Intangible assets	**84,486**	59,391	91,300
Deferred tax assets	**34,830**	29,678	32,088
Total Assets	**40,503,424**	32,383,100	41,694,652
LIABILITIES			
Due to banks	**351,644**	333,282	816,089
Deposits from customers	**36,225,735**	27,897,543	36,578,951
Derivative financial liabilities	**13,224**	15,784	15,693
Subordinated debts	**697,451**	696,343	707,296
Current tax liabilities	**121,191**	90,496	81,766
Other liabilities	**236,683**	617,496	701,483
Total liabilities	**37,645,928**	29,650,944	38,901,278
Shareholders' Equity			
Issued capital	**940,495**	940,495	940,495
Retained earnings	**1,308,097**	1,250,336	1,214,040
Other reserves	**608,904**	541,325	638,839
Capital and reserves	**2,857,496**	2,732,156	2,793,374
Total liabilities and equity	**40,503,424**	32,383,100	41,694,652
Contingent liabilities			
Guarantees on account of customers	**291,294**	120,858	370,962
Letter of credit and other obligations on account of customers	**254,752**	-	131,302
Commitments	**2,955,279**	1,803,077	2,425,501

**Deferred income on processing fees has been reclassified from other liabilities to loans and advances to customers.*

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Issued Capital MUR 000	Retained Earnings MUR 000	Statutory Reserve MUR 000	Other Reserves MUR 000	Total MUR 000
The Group					
At 01 July 2025	940,495	1,151,457	353,204	198,820	2,643,976
Profit for the period	-	74,949	-	-	74,949
Other comprehensive income	-	654	-	12,577	13,231
Total comprehensive income for the period	-	75,603	-	12,577	88,180
Transfer to other reserve	-	23,276		(23,276)	-
At 30 September 2025	940,495	1,250,336	353,204	188,121	2,732,156
At 01 July 2025	940,495	1,151,457	353,204	198,820	2,643,976
Profit for the period	-	240,388	-	-	240,388
Other comprehensive loss	-	(122)	-	(22,223)	(22,345)
Total comprehensive income for the year	-	240,266	-	(22,223)	218,043
Transfer to statutory reserve	-	(44,544)	44,544	-	-
Transfer to other reserve	-	(64,494)	-	64,494	-
Equity Dividends	-	(68,645)	-	-	(68,645)
At 30 June 2026	940,495	1,214,040	397,748	241,091	2,793,374
At 01 July 2026	**940,495**	**1,214,040**	**397,748**	**241,091**	**2,793,374**
Profit for the period	**-**	**97,743**	**-**	**-**	**97,743**
Other comprehensive loss	**-**	**-**	**-**	**(33,621)**	**(33,621)**
Total comprehensive income for the period	**-**	**97,743**	**-**	**(33,621)**	**64,122**
Transfer to other reserve	**-**	**(3,686)**	**-**	**3,686**	**-**
At 30 September 2026	**940,495**	**1,308,097**	**397,748**	**211,156**	**2,857,496**

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	The Group Unaudited Quarter ended September 2026 MUR 000	The Group Unaudited Quarter ended September 2025 MUR 000	The Group Audited Year ended June 2026 MUR 000
Interest income	**465,115**	393,352	1,621,849
Interest expense	**(216,752)**	(194,189)	(789,502)
Net interest income	**248,363**	199,163	832,347
Fee and commission income	**44,435**	33,114	142,972
Fee and commission expense	**(15,930)**	(15,182)	(60,526)
Net fee and commission income	**28,505**	17,932	82,446
Net trading income	**41,082**	57,066	194,216
Other operating income	**474**	(2,253)	(685)
Total other income	**41,556**	54,813	193,531
Operating income	**318,424**	271,908	1,108,324
Personnel expenses	**(101,946)**	(89,447)	(396,624)
Depreciation and amortisation	**(13,196)**	(11,615)	(53,449)
Other operating expenses	**(62,697)**	(56,958)	(273,559)
Non-interest expenses	**(177,839)**	(158,020)	(723,632)
Operating profit before impairment	**140,585**	113,888	384,692
(Allowance for)/Reversal of credit impairment on financial assets	**(4,405)**	(10,776)	(30,010)
Operating profit before tax	**136,180**	103,112	354,682
Income tax expense	**(38,437)**	(28,163)	(114,294)
Profit for the period	**97,743**	74,949	240,388
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	**12,724**	7,453	(10,688)
Deferred tax credit on retirement benefit obligation	**-**	654	-
Remeasurement of retirement benefit obligation	**-**	-	(122)
Total of items that will not be reclassified subsequently to profit or loss, net of tax	**12,724**	8,107	(10,810)
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	**251**	(24)	1,909
Net gain on investments in debt instruments designated at fair value through other comprehensive income	**(46,596)**	5,149	(13,444)
Total of items that may be reclassified subsequently to profit or loss, net of tax	**(46,345)**	5,125	(11,535)
Other comprehensive (loss)/ income for the period	**(33,621)**	13,232	(22,345)
Total comprehensive income for the period	**64,122**	88,181	218,043
Weighted average number of ordinary shares	**76,272**	76,272	76,272
Basic and diluted - earnings per share	**1.28**	0.98	3.15

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	The Group Unaudited Quarter ended September 2026 MUR 000	The Group Unaudited Quarter ended September 2025* MUR 000	The Group Audited Year ended Jun 2026 MUR
Net cash (used in)/generated from operating activities	**(1,692,118)**	(33,749)	6,978,377
Net cash used in investing activities	**(785,346)**	(872,459)	(5,160,529)
Net cash (used in)/generated from financing activities	**(30,078)**	1,386	(68,997)
Net (decrease)/increase in cash and cash equivalents	**(2,507,542)**	(904,822)	1,748,851
Net foreign exchange difference	**68,333**	105,638	250,313
Net cash and cash equivalents at beginning of period / year	**10,708,863**	8,709,699	8,709,699
Net cash and cash equivalents at end of period / year	**8,269,654**	7,910,515	10,708,863

**Movement from due to banks has been reclassified from cash flows from financing activities to cash flows from operating activities.*

Comments for the quarter ended 30 September 2026

ABCB Holdings Limited (Holdings), at consolidated level, reported a solid start to the financial year, recording a profit after tax of MUR 97.7 million for the quarter ended 30 September 2026, representing an increase of 30.4% from MUR 74.9 million in the corresponding quarter of 2025. Operating income increased to MUR 318.4 million, compared with MUR 271.9 million in the prior-year period, reflecting the continued expansion of business activity in the banking segment.

The consolidated balance sheet remained robust, with total assets of MUR 40.5 billion and customer deposits of MUR 36.2 billion as at 30 September 2026, compared with MUR 41.7 billion (decrease by 2.9%) and MUR 36.6 billion (decrease by 1.1%), respectively, as at 30 June 2026.

The abridged unaudited interim consolidated financial information has been prepared on the basis of accounting policies consistent with those applied in the audited financial statements for the year ended 30 June 2026.

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

Kétia Sénézan Poonisamy, ACG
Company Secretary

12 November 2026