

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Unaudited December		Audited September
	2025 MUR m	2024 MUR m	2025 MUR m
ASSETS			
Cash and bank balances	1,527.1	798.9	943.6
Deposits with banks	616.3	1,086.7	638.9
Net investment in leases and other credit agreements	13,296.3	12,669.8	12,789.7
Loans and advances	13,604.8	11,617.1	12,740.4
Other assets	669.4	541.8	684.1
Investment securities	123.3	162.5	121.6
Inventories	5.6	2.5	5.5
Investment in associates	10.0	14.3	11.0
Investment in joint venture	6.2	-	6.2
Equipment	469.1	505.5	482.4
Right-of-use assets	79.5	117.7	90.1
Deferred tax assets	535.3	433.4	504.7
Intangible assets	166.3	126.1	177.2
Total assets	31,109.2	28,076.3	29,195.4
LIABILITIES			
Bank overdrafts	-	109.2	81.9
Other borrowed funds	19,339.0	17,286.2	18,231.8
Other liabilities	3,613.1	3,396.4	2,724.1
Lease liabilities	114.5	158.2	124.8
Income tax liabilities	779.2	452.9	657.6
Deferred tax liabilities	40.5	-	45.0
Post employment benefit liabilities	177.7	179.2	176.0
Total Liabilities	24,064.0	21,582.1	22,041.2
EQUITY			
Stated capital	680.5	680.5	680.5
Retained earnings	5,669.4	5,063.8	5,791.8
Other reserves	456.8	513.2	447.7
Equity attributable to owners of the parent	6,806.7	6,257.5	6,920.0
Non controlling interests	238.5	236.7	234.2
Total equity	7,045.2	6,494.2	7,154.2
Total equity and liabilities	31,109.2	28,076.3	29,195.4

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

	Unaudited December		Audited September
	2025 MUR m	2024 MUR m	2025 MUR m
Interest income	1,171.2	996.5	4,235.0
Interest expense	(271.2)	(228.9)	(988.7)
Net interest income	900.0	767.6	3,246.3
Non interest income	195.7	162.1	726.0
Net operating income	1,095.7	929.7	3,972.3
Operating expenses	(503.0)	(508.2)	(1,985.5)
Profit before impairment	592.7	421.5	1,986.8
Net impairment losses on financial assets	(231.9)	(91.2)	(461.3)
Profit after impairment	360.8	330.3	1,525.5
Foreign exchange (loss)/gain	(2.3)	(2.2)	2.0
Fair value gain on investment securities	0.8	-	2.7
Share of results of associates	(1.0)	(0.7)	(4.0)
Profit before tax	358.3	327.4	1,526.2
Income tax expense	(91.3)	(64.7)	(305.8)
Profit for the period/year	267.0	262.7	1,220.4
Attributable to:			
Equity owners of the parent	265.5	259.5	1,213.2
Non controlling interests	1.5	3.2	7.2
	267.0	262.7	1,220.4
Basic earnings per share	MUR 0.39	0.38	1.78
Dividends per share	MUR 0.57	0.52	0.84
Number of ordinary shares used in calculation	680,522,310	680,522,310	680,522,310

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Unaudited December		Audited September
	2025 MUR m	2024 MUR m	2025 MUR m
Profit for the period/year	267.0	262.7	1,220.4
Other comprehensive income/(loss)			
Items that will not be reclassified to profit or loss			
Remeasurement of post employment benefit, net of tax	-	-	(2.1)
Items that may be reclassified subsequently to profit or loss			
Exchange difference on translation of foreign entities	11.9	31.1	(2.6)
Other comprehensive income/(loss) for the period/year, net of tax	11.9	31.1	(4.7)
Total comprehensive income for the period/year, net of tax	278.9	293.8	1,215.7
Attributable to:			
Owners of the parent	274.6	283.6	1,208.0
Non controlling interest	4.3	10.2	7.7
	278.9	293.8	1,215.7

CONSOLIDATED STATEMENT OF CASH FLOWS

	Unaudited December		Audited September
	2025 MUR m	2024 MUR m	2025 MUR m
Net cash flows used in operating activities	(379.9)	(599.1)	(941.3)
Net cash flows used in investing activities	(22.8)	(13.0)	(143.2)
Net cash flows generated from financing activities	1,066.9	906.6	1,551.0
Net increase in cash and cash equivalents	664.2	294.5	466.5
Cash and cash equivalents at beginning of year	861.7	397.5	397.5
Effect of exchange rate changes on cash and cash equivalents	1.2	(2.3)	(2.3)
Cash and cash equivalents at period/year end	1,527.1	689.7	861.7

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Stated capital	Other reserves	Retained earnings	Attributable to owners of the parent	Non-controlling interests	Total Equity
	MUR m	MUR m	MUR m	MUR m	MUR m	MUR m
At 1 October 2025	680.5	447.7	5,791.8	6,920.0	234.2	7,154.2
Profit for the period	-	-	265.5	265.5	1.5	267.0
Other comprehensive income for the period	-	9.1	-	9.1	2.8	11.9
Total comprehensive income for the period	-	9.1	265.5	274.6	4.3	278.9
Dividends	-	-	(387.9)	(387.9)	-	(387.9)
Total transactions with owners of parent	-	-	(387.9)	(387.9)	-	(387.9)
At 31 December 2025	680.5	456.8	5,669.4	6,806.7	238.5	7,045.2

	Stated capital	Other reserves	Retained earnings	Attributable to owners of the parent	Non-controlling interests	Total Equity
	MUR m	MUR m	MUR m	MUR m	MUR m	MUR m
At 1 October 2024	680.5	489.1	5,158.3	6,327.9	226.5	6,554.4
Profit for the period	-	-	259.5	259.5	3.2	262.7
Other comprehensive income for the period	-	24.1	-	24.1	7.0	31.1
Total comprehensive income for the period	-	24.1	259.5	283.6	10.2	293.8
Dividends	-	-	(354.0)	(354.0)	-	(354.0)
Total transactions with owners of parent	-	-	(354.0)	(354.0)	-	(354.0)
At 31 December 2024	680.5	513.2	5,063.8	6,257.5	236.7	6,494.2

SEGMENT ANALYSIS

	Net Operating Income		Profit After Tax	
	December		December	
	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m
Finance	1,042.8	871.2	274.8	282.2
Investments	72.4	76.7	(7.8)	(19.5)
Group elimination	(19.5)	(18.2)	-	-
	1,095.7	929.7	267.0	262.7

For the period ended 31 December 2025, CIM Financial Services Ltd's bottom line result amounted to MUR 267M.

During the first quarter, revenue level showed an encouraging progress despite the morose economic environment. The retail and the vehicle sectors experienced a below than par performance as compared to prior year with a much subdued demand and changing buying patterns. With costs still on the rise, a slightly more conservative approach was applied in regards to allowance for credit impairment during the period on the back of a growing asset book.

Outlook

Economic uncertainty remains a key concern and the Board will continue to exercise prudence in managing its assets and cost base over the coming months.

By Order of the Board
Cim Administrators Ltd
Company Secretary

12 February 2026

The Interim (Quarterly) Report of the Group is unaudited and has been prepared using the same accounting policies as the audited statements for the year ended 30 September 2025, except for the adoption of published Standards that are now effective.

This Interim (Quarterly) Report is issued pursuant to Listing Rule 12.20 and the Securities Act 2005. Copies of the statement of direct and indirect interests of Officers pursuant to rule 8(2)(m) of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007 and the Interim (Quarterly) Report are available free of charge upon request made to the Company Secretary at the registered office of CIM Financial Services Ltd (CFSL).

The Board of Directors of CFSL accepts full responsibility for the accuracy of the information contained therein.