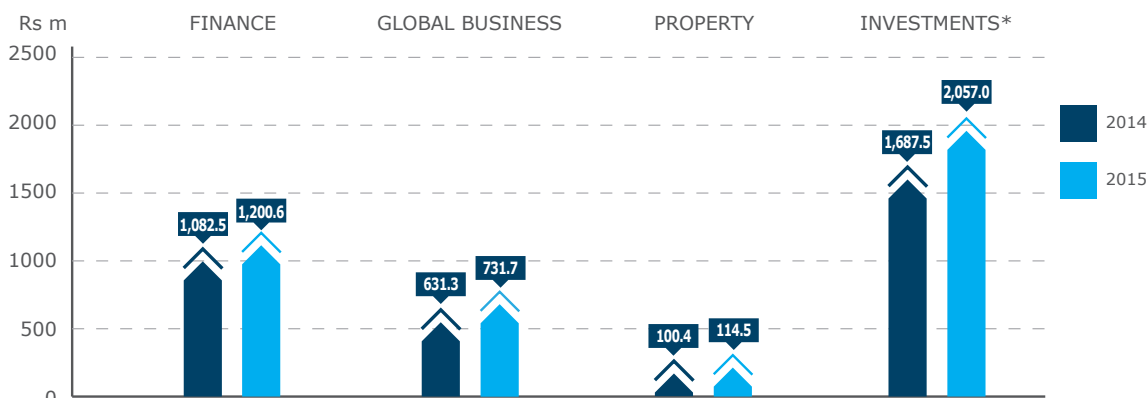


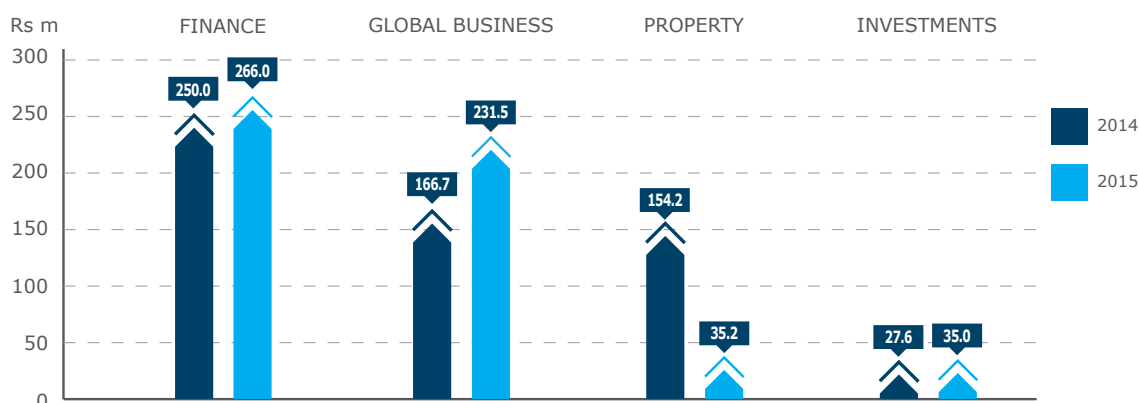
Financial Highlights

REVENUE



* including Group elimination

PAT



Segment Analysis

Revenue

Profit after Tax

Audited Year ended September Audited Year ended September

	2015	2014	2015	2014
	Rs m	Rs m	Rs m	Rs m
Finance	1,200.6	1,082.5	266.0	250.0
Global Business	731.7	631.3	231.5	166.7
Property	114.5	100.4	35.2	154.2
Investments	2,916.1	2,255.2	35.0	27.6
Group elimination	(859.1)	(567.7)	-	-
Total	4,103.8	3,501.7	567.7	598.5

Statement of Financial Position

Audited September

ASSETS

Non current assets

Property, plant and equipment	
Investment properties	
Intangible assets	
Investment in associates	
Investment in joint venture	
Investment in financial assets	
Non current receivables	
Net investment in leases and other credit agreements	
Retirement benefit assets	

Current assets

Inventories	
Consumable biological assets	
Net investment in leases and other credit agreements	
Trade and other receivables	
Investment in financial assets	
Bank balances and cash	

EQUITY AND LIABILITIES

Capital and reserves

Stated capital	
Retained earnings	
Other reserves	
Equity attributable to owners of the parent	
Non controlling interests	
Total equity	

Non current liabilities

Borrowings	
Deferred taxation	
Retirement benefit obligations	

Current liabilities

Borrowings	
Trade and other payables	
Dividends payable	
Current tax liabilities	

	2015	2014
	Rs m	Rs m
	1,491.7	1,423.9
	533.7	556.1
	646.4	661.6
	92.0	26.5
	95.2	91.7
	385.2	753.2
	121.5	81.8
	2,130.6	1,913.0
	10.1	9.6
	5,506.4	5,517.4
	422.4	338.2
	1.8	1.5
	2,285.1	1,993.5
	1,302.7	1,165.8
	290.0	-
	953.9	608.6
	5,255.9	4,107.6
	10,762.3	9,625.0
	680.5	680.5
	2,018.5	1,693.6
	318.6	280.0
	3,017.6	2,654.1
	391.0	398.2
	3,408.6	3,052.3
	2,490.7	2,113.5
	7.0	3.2
	107.4	90.0
	2,605.1	2,206.7
	2,992.4	3,083.3
	1,582.1	1,142.0
	136.1	108.9
	38.0	31.8
	4,748.6	4,366.0
	7,353.7	6,572.7
	10,762.3	9,625.0

Statement of Profit or Loss

	Audited Year ended September	
	2015	2014
	Rs m	Rs m
Revenue	4,103.8	3,501.7
Profit from operations	942.2	817.3
Finance costs	(271.5)	(261.4)
Gain on revaluation of investment properties	-	114.2
Share of results of associates	4.0	3.1
Share of result of joint venture	-	18.8
- attributable to gain on revaluation of investment properties	-	18.8
- net operating profit	3.5	3.2
	3.5	22.0
Profit before taxation	678.2	695.2
Taxation	(110.5)	(96.7)
Profit for the year	567.7	598.5
Attributable to:		
Owners of the parent	574.9	604.3
Non controlling interests	(7.2)	(5.8)
	567.7	598.5
Earnings per share	Rs. 0.84	0.89
Dividends per share	Rs. 0.31	0.26
Number of ordinary shares used in calculation	680,522,310	680,522,310

Statement of Profit or Loss and Other Comprehensive Income

	Audited Year ended September	
	2015	2014
	Rs m	Rs m
Profit for the year	567.7	598.5
Other comprehensive income		
<i>Items that will not be reclassified to profit or loss:</i>		
Gain on revaluation of land and buildings	-	176.9
Remeasurement of defined benefit obligations	(5.7)	(3.4)
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange difference on translation of foreign entities	7.7	2.2
Movement in reserves of associates	(0.3)	-
Losses arising on cash flow hedges	(2.1)	(0.7)
Other comprehensive income for the year, net of tax	(0.4)	175.0
Total comprehensive income for the year	567.3	773.5
Attributable to:		
Owners of the parent	574.5	685.9
Non controlling interests	(7.2)	87.6
	567.3	773.5

Statement of Cash Flows

Audited Year ended September

Net cash flow generated from operating activities
Net cash flow used in investing activities
Net cash flow (used in)/generated from financing activities
Net increase in cash and cash equivalents
Cash and cash equivalents - opening
Cash and cash equivalents - closing

2015	2014
Rs m	Rs m
414.1	98.9
(122.9)	(492.8)
(47.3)	494.0
243.9	100.1
374.6	274.5
618.5	374.6

Statement of Changes in Equity

Rsm	Stated capital	Capital reserves	Revaluation reserves	Other reserves	Actuarial losses	Retained earnings	Attributable to owners		Total Equity
							of the parent	Non controlling interests	
At 1 October 2014	680.5	209.0	82.5	(0.9)	(10.6)	1,693.6	2,654.1	398.2	3,052.3
Profit/(loss) for the year	-	-	-	-	-	574.9	574.9	(7.2)	567.7
Other comprehensive income for the year	-	-	-	5.3	(5.7)	-	(0.4)	-	(0.4)
Total comprehensive income for the year	-	-	-	5.3	(5.7)	574.9	574.5	(7.2)	567.3
Dividends	-	-	-	-	-	(211.0)	(211.0)	-	(211.0)
Transfers	-	39.0	-	-	-	(39.0)	-	-	-
Total transactions with owners of parent	-	39.0	-	-	-	(250.0)	(211.0)	-	(211.0)
At 30 September 2015	680.5	248.0	82.5	4.4	(16.3)	2,018.5	3,017.6	391.0	3,408.6
At 1 October 2013 (as restated)	680.5	171.4	(1.0)	(2.4)	(7.2)	1,307.9	2,149.2	314.4	2,463.6
Profit/(loss) for the year	-	-	-	-	-	604.3	604.3	(5.8)	598.5
Other comprehensive income for the year	-	-	83.5	1.5	(3.4)	-	81.6	93.4	175.0
Total comprehensive income for the year	-	-	83.5	1.5	(3.4)	604.3	685.9	87.6	773.5
Dividends	-	-	-	-	-	(176.9)	(176.9)	-	(176.9)
Transfers	-	37.6	-	-	-	(37.6)	-	-	-
Changes in ownership interest in subsidiaries	-	-	-	-	-	(4.1)	(4.1)	(3.8)	(7.9)
Total transactions with owners of parent	-	37.6	-	-	-	(218.6)	(181.0)	(3.8)	(184.8)
At 30 September 2014	680.5	209.0	82.5	(0.9)	(10.6)	1,693.6	2,654.1	398.2	3,052.3

Cim Group reports encouraging performance with a 21% increase in PAT (before revaluation gains)

Group revenue for the year ended 30 September 2015 grew by 17% to Rs 4.1bn driven by an improved performance in all business clusters.

Group Profit After Taxation (PAT) was Rs 567.7m, 5% lower than last year, on account of revaluation gains on investment properties included in last year's results (Rs 130.8m) which did not recur this year. PAT (after adjusting for those revaluation gains) improved in all clusters and was 21% higher than last year (467.7m) for the Group. This is an encouraging performance given the local economic context and the challenging regulatory developments.

The revenue of the Finance cluster grew by 11% to exceed the Rs 1.2bn mark. Profit After Tax (PAT) for the cluster rose by 6% despite the competitive pressures prevailing and the adverse change in the Hire Purchase and Credit Sale Act which took effect on 1 April 2015.

The Global Business cluster recorded a good performance on the back of increased USD revenues, the beneficial impact of a strong dollar against the rupee and continued focus on cost management. Revenue in this cluster grew by 16% to reach Rs 731.7m and PAT rose by 39% to Rs 231.5m.

The Property cluster achieved a revenue growth of 14% and a PAT increase of 36% (after adjusting for revaluation gains on investment properties) over the previous year on account of additional rental income and higher occupancy.

The Investments cluster posted an improved performance over last year, with revenue growing by 29% and PAT increasing by 27% over last year.

The Board also approved the disposal of its 100% shareholding in The BrandHouse Ltd to Taylor Smith and Sons Ltd and Bentys Ltd, which are related companies, for a consideration of Rs 225m. This consideration is based on an independent valuation carried out by Ernst & Young. The transaction is not a disclosable transaction under Chapter 13 of the Listing Rules. The disposal is in line with the Group's strategy to concentrate on its core businesses.

Outlook

The year ahead will be another challenging year for the sectors in which the Group operates. The Board is confident that the actions that have been initiated to diversify our service offerings, broaden our customer base and expand our geographical footprint will bring long-term and sustained growth for the Group.

By order of the Board
Cim Administrators Ltd
Company Secretary

09 December 2015

The abridged audited financial statements have been extracted from the audited financial statements for the year ended 30 September 2015, which have been prepared in accordance with International Financial Reporting Standards and have been audited by Messrs BDO & Co, Chartered Accountants.

These abridged audited financial statements are issued pursuant to Listing Rule 12.14 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 financial statements are available free of charge upon request made to the Company Secretary at the registered office of Cim Financial Services Ltd.

The Board of Directors of Cim Financial Services Ltd accepts full responsibility for the accuracy of the information contained therein.

Cim Financial Services Ltd
33, Edith Cavell Street, Port Louis 11324, Mauritius
Tel: (230) 213 7676
Fax: (230) 213 7677
www.cim.mu