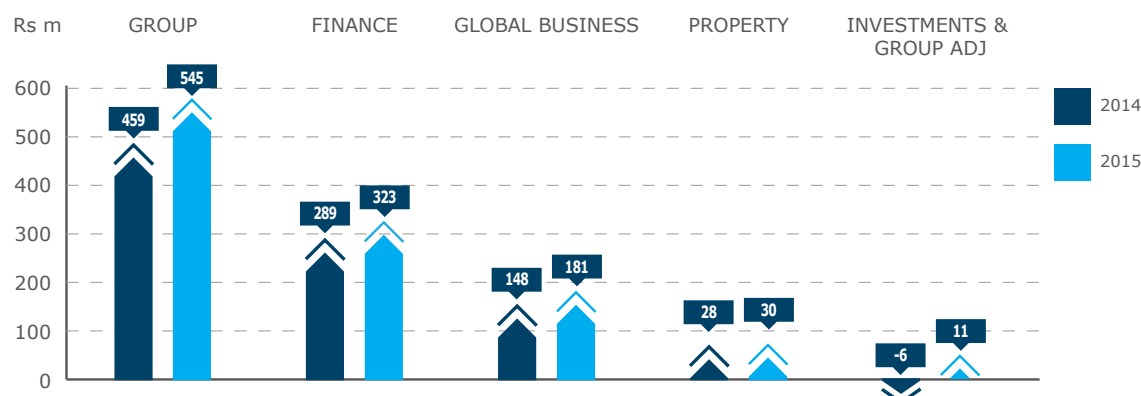
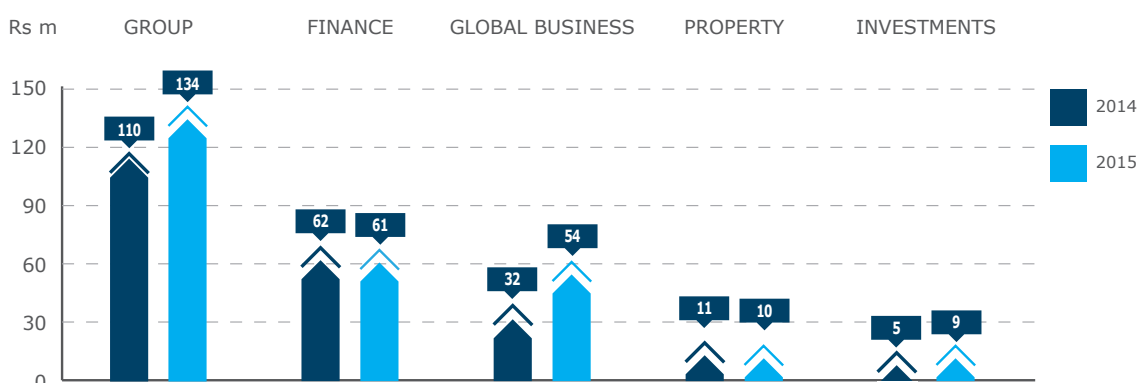


Financial Highlights

REVENUE - CONTINUING ACTIVITIES (RS'M)



PAT - CONTINUING ACTIVITIES EXCLUDING EXCEPTIONAL ITEMS (RS'M)



Segment Analysis

	Revenue Unaudited 3 months ended December		Profit after Tax Unaudited 3 months ended December	
	2015 Rs m	2014 Rs m	2015 Rs m	2014 Rs m
Finance	323.2	288.5	61.2	62.2
Global Business	180.7	147.9	53.9	31.8
Property	30.3	27.9	9.5	11.2
Investments	133.6	729.3	9.4	24.8
Group elimination	(123.0)	(65.3)	-	-
	544.8	1,128.3	134.0	130.0
Exceptional Items:				
Profit on disposal of financial assets	-	-	47.0	-
Total	544.8	1,128.3	181.0	130.0

Statement of Financial Position

	Unaudited December		Audited September
	2015	2014	2015
	Rs m	Rs m	Rs m
ASSETS			
Non current assets			
Property, plant and equipment	1,432.4	1,455.4	1,491.7
Investment properties	533.7	556.4	533.7
Intangible assets	637.7	659.6	646.4
Investment in associates	95.3	27.1	92.0
Investment in joint venture	89.9	92.5	95.2
Investment in financial assets	385.2	753.2	385.2
Non current receivables	224.0	112.7	121.5
Net investment in leases and other credit agreements	2,515.9	2,123.5	2,130.6
Retirement benefit assets	6.7	9.6	10.1
	5,920.8	5,790.0	5,506.4
Current assets			
Inventories	13.8	336.9	422.4
Consumable biological assets	1.8	1.7	1.8
Net investment in leases and other credit agreements	2,681.5	2,164.6	2,285.1
Trade and other receivables	1,440.4	1,471.4	1,302.7
Investment in financial assets	290.0	-	290.0
Bank balances and cash	698.8	639.6	953.9
	5,126.3	4,614.2	5,255.9
	11,047.1	10,404.2	10,762.3
EQUITY AND LIABILITIES			
Capital and reserves			
Stated capital	680.5	680.5	680.5
Retained earnings	2,202.9	1,825.6	2,018.5
Other reserves	321.6	283.5	318.6
Equity attributable to owners of the parent	3,205.0	2,789.6	3,017.6
Non controlling interests	389.0	396.2	391.0
Total equity	3,594.0	3,185.8	3,408.6
Non current liabilities			
Borrowings	2,610.9	2,027.0	2,490.7
Deferred taxation	4.5	2.1	7.0
Retirement benefit obligations	96.2	90.0	107.4
	2,711.6	2,119.1	2,605.1
Current liabilities			
Borrowings	2,908.5	3,223.8	2,992.4
Trade and other payables	1,773.4	1,820.3	1,582.1
Dividends payable	-	-	136.1
Current tax liabilities	59.6	55.2	38.0
	4,741.5	5,099.3	4,748.6
	7,453.1	7,218.4	7,353.7
	11,047.1	10,404.2	10,762.3

Statement of Profit or Loss

	Unaudited 3 months ended December		Audited Year ended September
	2015 Rs m	2014 Rs m	2015 Rs m
Revenue	544.8	1,128.3	4,103.8
Profit from operations	221.5	218.4	942.2
Finance costs	(68.1)	(66.1)	(271.5)
Share of results of associates	4.8	0.6	4.0
Share of result of joint venture	(0.2)	0.8	3.5
Profit before taxation	158.0	153.7	678.2
Exceptional items:			
Profit on disposal of financial assets	47.0	-	-
Profit before taxation	205.0	153.7	678.2
Taxation	(24.0)	(23.7)	(110.5)
Profit for the period/year	181.0	130.0	567.7
Attributable to:			
Owners of the parent	183.0	132.0	574.9
Non controlling interests	(2.0)	(2.0)	(7.2)
	181.0	130.0	567.7
Earnings per share	Rs. 0.27	0.19	0.84
Earnings per share (adjusted for exceptional items)	Rs. 0.20	0.19	0.84
Dividends per share	Rs. -	-	0.31
Number of ordinary shares used in calculation	680,522,310	680,522,310	680,522,310

Statement of Profit or Loss and Other Comprehensive Income

	Unaudited 3 months ended December		Audited Year ended September
	2015 Rs m	2014 Rs m	2015 Rs m
Profit for the period/year	181.0	130.0	567.7
Other comprehensive income			
<i>Items that will not be reclassified to Profit or Loss:</i>			
Remeasurement of defined benefit obligations	-	-	(5.7)
<i>Items that may be reclassified subsequently to Profit or Loss:</i>			
Exchange difference on translation of foreign entities	0.3	3.0	7.7
Movement in reserves of associates	(1.5)	-	(0.3)
Gains/(losses) arising on cash flow hedges	5.6	0.5	(2.1)
Other comprehensive income for the period/year, net of tax	4.4	3.5	(0.4)
Total comprehensive income for the period/year	185.4	133.5	567.3
Attributable to:			
Owners of the parent	187.4	135.5	574.5
Non controlling interests	(2.0)	(2.0)	(7.2)
	185.4	133.5	567.3

Statement of Cash Flows

	Unaudited 3 months ended December		Audited Year ended September
	2015 Rs m	2014 Rs m	2015 Rs m
Net cash flow (used in)/generated from operating activities	(81.1)	148.7	414.1
Net cash flow used in investing activities	(117.7)	(53.3)	(122.9)
Net cash flow generated from/(used in) financing activities	93.9	0.9	(47.3)
Net (decrease)/increase in cash and cash equivalents	(104.9)	96.3	243.9
Cash and cash equivalents - opening	618.5	374.6	374.6
Cash and cash equivalents - closing	513.6	470.9	618.5

Statement of Changes in Equity

	Stated capital	Capital reserves	Revaluation reserves	Other reserves	Actuarial losses	Retained earnings	Attributable to owners of the parent	Non controlling interests	Total Equity
Rs m									
At 1 October 2015	680.5	248.0	82.5	4.4	(16.3)	2,018.5	3,017.6	391.0	3,408.6
Profit/(loss) for the period	-	-	-	-	-	183.0	183.0	(2.0)	181.0
Other comprehensive income for the period	-	-	-	4.4	-	-	4.4	-	4.4
Total comprehensive income for the period	-	-	-	4.4	-	183.0	187.4	(2.0)	185.4
Deconsolidation of group companies	-	(2.4)	1.0	-	-	1.4	-	-	-
Total transactions with owners of parent	-	(2.4)	1.0	-	-	1.4	-	-	-
At 31 December 2015	680.5	245.6	83.5	8.8	(16.3)	2,202.9	3,205.0	389.0	3,594.0
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 period	-	-	-	-	-	132.0	132.0	(2.0)	130.0
Other comprehensive income for the period	-	-	-	3.5	-	-	3.5	-	3.5
Total comprehensive income for the period	-	-	-	3.5	-	132.0	135.5	(2.0)	133.5
At 31 December 2014	680.5	209.0	82.5	2.6	(10.6)	1,825.6	2,789.6	396.2	3,185.8

Cim Group reports a healthy growth of 22% in Profit After Tax (PAT), excluding exceptional items and discontinued activities for its first quarter

Group revenue on an adjusted basis after disposal of The Brandhouse Limited (TBH) in October 2015, has increased by 19%. This growth is encouraging with improvement across all our businesses as the Group is now focused on its activities as a financial service provider in line with its strategic intent. Similarly, PAT from continuing activities and before exceptional items has grown by a healthy 22%. Group PAT, including the exceptional gain from the TBH disposal of Rs 47.0m, grew by 39% over history.

Revenue generated by the Finance segment grew by 12% to Rs 323.2m. This has helped to contain the impact of the margin compression in that sector. PAT for this cluster fell marginally by 2% to Rs 61.2m.

The Global Business segment continued to perform well with revenue up 22% to Rs 180.7m and PAT reaching Rs 53.9m for the quarter, a 69% improvement over last year. The improved performance is due to an increase in billings and to sustained US dollar strength.

Revenue from the Property businesses increased by 9% to Rs 30.3m. However, PAT for the quarter was 15% lower than last year at Rs 9.5m, the adverse variance being due to a tax credit received in December 2014 which did not recur this year.

The Investments segment posted revenue of Rs 133.6m, significantly below last year following the disposal of TBH as highlighted above. This segment now comprises of the Group Corporate Office and our investments in non-core subsidiaries and associated companies. PAT for the Investments segment was Rs 9.4m.

The Board is also pleased to announce that Ms Teresa Hilary Clarke has been appointed as independent director of Cim Financial Services Ltd. Ms Clarke is the Chairman and Chief Executive Officer of Africa.com, the largest Africa-related website with over one million visitors per month. Ms Clarke also sits on President Obama's Advisory Council on Doing Business in Africa.

The positive results of this first quarter of the new financial year and the healthy balance sheet of our businesses provide renewed impetus to the Group in the pursuit of its long term objective of sustained growth.

By order of the Board
Cim Administrators Ltd
Company Secretary

11 February 2016

The abridged financial statements of the Group are unaudited and have been prepared using the same accounting policies as the audited statements for the year ended 30 September 2015, except for the adoption of published Standards that are now effective.

These abridged financial statements are 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 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.

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