

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Unaudited June		Audited September
	2025 MUR m	2024 MUR m	2024 MUR m
<b>ASSETS</b>			
Cash and bank balances	915.6	470.4	514.3
Deposits with banks	740.1	861.9	727.0
Net investment in leases and other credit agreements	12,899.5	11,479.1	11,645.3
Loans and advances	12,479.7	10,300.5	10,705.9
Other assets	717.2	724.7	639.5
Investment securities	189.4	186.8	188.5
Inventories	1.7	4.2	3.4
Investment in associates	12.1	12.4	15.0
Equipment	492.5	503.5	515.4
Right-of-use assets	99.5	140.0	128.2
Deferred tax assets	443.4	373.4	426.0
Intangible assets	127.4	131.1	114.7
<b>Total assets</b>	<b>29,118.1</b>	<b>25,188.0</b>	<b>25,623.2</b>
<b>LIABILITIES</b>			
Bank overdrafts	150.9	95.7	116.8
Other borrowed funds	18,430.7	15,878.3	15,926.5
Other liabilities	2,794.7	2,296.1	2,295.0
Lease liabilities	135.4	182.8	167.6
Income tax liabilities	567.5	326.5	385.4
Post employment benefit liabilities	182.6	179.8	177.5
<b>Total liabilities</b>	<b>22,261.8</b>	<b>18,959.2</b>	<b>19,068.8</b>
<b>EQUITY</b>			
Stated capital	680.5	680.5	680.5
Retained earnings	5,467.5	4,821.2	5,158.3
Other reserves	478.7	493.1	489.1
Equity attributable to owners of the parent	6,626.7	5,994.8	6,327.9
Non controlling interests	229.6	234.0	226.5
<b>Total equity</b>	<b>6,856.3</b>	<b>6,228.8</b>	<b>6,554.4</b>
<b>Total equity and liabilities</b>	<b>29,118.1</b>	<b>25,188.0</b>	<b>25,623.2</b>

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS

	Unaudited Quarter ended June		Unaudited 9 months ended June		Audited Year ended September
	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m	2024 MUR m
Interest income	1,076.6	910.3	3,113.4	2,601.6	3,544.5
Interest expense	(263.2)	(205.7)	(735.3)	(593.5)	(816.5)
<b>Net interest income</b>	<b>813.4</b>	<b>704.6</b>	<b>2,378.1</b>	<b>2,008.1</b>	<b>2,728.0</b>
Non interest income	188.3	158.1	536.2	440.3	605.1
<b>Net operating income</b>	<b>1,001.7</b>	<b>862.7</b>	<b>2,914.3</b>	<b>2,448.4</b>	<b>3,333.1</b>
Operating expenses	(522.2)	(434.6)	(1,528.9)	(1,282.7)	(1,747.0)
<b>Profit before impairment</b>	<b>479.5</b>	<b>428.1</b>	<b>1,385.4</b>	<b>1,165.7</b>	<b>1,586.1</b>
Net impairment losses on financial assets	(94.8)	(48.4)	(288.9)	(201.6)	(270.4)
<b>Profit after impairment</b>	<b>384.7</b>	<b>379.7</b>	<b>1,096.5</b>	<b>964.1</b>	<b>1,315.7</b>
Foreign exchange gain/(loss)	6.3	(3.9)	5.8	(10.4)	(7.0)
Fair value gain on investment securities	-	-	-	-	3.3
Share of results of associates	(1.3)	(0.7)	(2.9)	(1.6)	(2.0)
<b>Profit before tax</b>	<b>389.7</b>	<b>375.1</b>	<b>1,099.4</b>	<b>952.1</b>	<b>1,310.0</b>
Income tax expense	(78.5)	(83.8)	(212.9)	(184.1)	(203.0)
<b>Profit for the period/year</b>	<b>311.2</b>	<b>291.3</b>	<b>886.5</b>	<b>768.0</b>	<b>1,107.0</b>
<b>Attributable to:</b>					
Equity owners of the parent	308.4	288.7	880.9	762.1	1,102.3
Non controlling interests	2.8	2.6	5.6	5.9	4.7
	311.2	291.3	886.5	768.0	1,107.0
Basic and diluted earnings per share	0.45	0.42	1.29	1.12	1.62
Dividends per share	0.32	0.21	0.84	0.59	0.59
<b>Number of ordinary shares used in calculation</b>	<b>680,522,310</b>	<b>680,522,310</b>	<b>680,522,310</b>	<b>680,522,310</b>	<b>680,522,310</b>

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Unaudited Quarter ended June		Unaudited 9 months ended June		Audited Year ended September
	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m	2024 MUR m
Profit for the period/year	311.2	291.3	886.5	768.0	1,107.0
<b>Other comprehensive (loss)/income</b>					
<b>Items that will not be reclassified to profit or loss</b>					
Remeasurement of post employment benefit, net of tax	-	-	-	-	5.5
<b>Items that may be reclassified subsequently to profit or loss</b>					
Exchange difference on translation of foreign entities	(13.8)	15.9	(12.9)	46.6	26.2
<b>Other comprehensive (loss)/income for the period/year, net of tax</b>	(13.8)	15.9	(12.9)	46.6	31.7
<b>Total comprehensive income for the period/year, net of tax</b>	297.4	307.2	873.6	814.6	1,138.7
<b>Attributable to:</b>					
Owners of the parent	297.4	300.7	870.5	796.9	1,128.5
Non controlling interest	-	6.5	3.1	17.7	10.2
	297.4	307.2	873.6	814.6	1,138.7

## CONSOLIDATED STATEMENT OF CASH FLOWS

	Unaudited 9 months ended June		Audited Year ended September
	2025 MUR m	2024 MUR m	2024 MUR m
Net cash flow used in operating activities	(1,399.6)	(1,923.2)	(1,932.5)
Net cash flow used in investing activities	(115.0)	(114.3)	(56.0)
Net cash flow generated from financing activities	1,879.5	2,209.7	2,179.1
Net increase in cash and cash equivalents	364.9	172.2	190.6
Cash and cash equivalents at beginning of year	397.5	217.5	217.5
Effect of exchange rate changes on cash and cash equivalents	2.3	(15.0)	(10.6)
Cash and cash equivalents at period/year end	764.7	374.7	397.5

## 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 2024	680.5	489.1	5,158.3	6,327.9	226.5	6,554.4
Profit for the period	-	-	880.9	880.9	5.6	886.5
Other comprehensive income for the period	-	(10.4)	-	(10.4)	(2.5)	(12.9)
Total comprehensive income for the period	-	(10.4)	880.9	870.5	3.1	873.6
Dividends	-	-	(571.7)	(571.7)	-	(571.7)
Total transactions with owners of parent	-	-	(571.7)	(571.7)	-	(571.7)
<b>At 30 June 2025</b>	<b>680.5</b>	<b>478.7</b>	<b>5,467.5</b>	<b>6,626.7</b>	<b>229.6</b>	<b>6,856.3</b>

	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 2023	680.5	458.3	4,460.7	5,599.5	216.3	5,815.8
Profit for the period	-	-	762.1	762.1	5.9	768.0
Other comprehensive income for the period	-	34.8	-	34.8	11.8	46.6
Total comprehensive income for the period	-	34.8	762.1	796.9	17.7	814.6
Dividends	-	-	(401.6)	(401.6)	-	(401.6)
Total transactions with owners of parent	-	-	(401.6)	(401.6)	-	(401.6)
<b>At 30 June 2024</b>	<b>680.5</b>	<b>493.1</b>	<b>4,821.2</b>	<b>5,994.8</b>	<b>234.0</b>	<b>6,228.8</b>

## SEGMENT ANALYSIS

	Net Operating Income				Profit After Tax			
	Quarter ended June		9 months ended June		Quarter ended June		9 months ended June	
	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m
Finance	951.9	801.3	2,741.6	2,277.0	335.8	299.5	942.2	795.8
Investments	68.2	76.3	227.6	230.5	(24.6)	(8.2)	(55.7)	(27.8)
Group elimination	(18.4)	(14.9)	(54.9)	(59.1)	-	-	-	-
	1,001.7	862.7	2,914.3	2,448.4	311.2	291.3	886.5	768.0

CIM Financial Services Ltd posted a bottom line result of MUR 886.5M for the period ended 30 June 2025, reflecting strong revenue and asset growth driven by solid performance across the Group's activities. The Leasing segment benefited from a one-off boost following budget announcements, while certain retail partners experienced softer demand during the third quarter. Collection levels remained satisfactory over the period.

### Outlook

The Group expects rising operational costs, tighter margins and recent budgetary measures to weigh on the Company's performance. In a context of ongoing local and global economic uncertainty, CFSL will continue to adopt a prudent approach to managing assets and costs to safeguard sustainable growth.

**By Order of the Board**  
**Cim Administrators Ltd**  
**Company Secretary**  
**13 August 2025**

*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 2024, 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.*

*The Board of Directors of CIM Financial Services Ltd ('CFSL' or the 'Company') accepts full responsibility for the accuracy of the information contained therein.*