

**ABRIDGED UNAUDITED FINANCIAL STATEMENTS**  
PERIOD ENDED 31 DECEMBER 2025

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

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

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**

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

**ABRIDGED UNAUDITED FINANCIAL STATEMENTS**  
**PERIOD ENDED 31 DECEMBER 2025**

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

	Unaudited December	Audited September	
	2025 MUR m	2024 MUR m	2025 MUR m
Profit for the period/year	<b>267.0</b>	262.7	1,220.4
<b>Other comprehensive income/(loss)</b>			
<b>Items that will not be reclassified to profit or loss</b>			
Remeasurement of post employment benefit, net of tax	-	-	(2.1)
<b>Items that may be reclassified subsequently to profit or loss</b>			
Exchange difference on translation of foreign entities	<b>11.9</b>	31.1	(2.6)
<b>Other comprehensive income/(loss) for the period/year, net of tax</b>	<b>11.9</b>	31.1	(4.7)
<b>Total comprehensive income for the period/year, net of tax</b>	<b>278.9</b>	293.8	1,215.7
<b>Attributable to:</b>			
Owners of the parent	<b>274.6</b>	283.6	1,208.0
Non controlling interest	<b>4.3</b>	10.2	7.7
	<b>278.9</b>	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	<b>(379.9)</b>	(599.1)	(941.3)
Net cash flows used in investing activities	<b>(22.8)</b>	(13.0)	(143.2)
Net cash flows generated from financing activities	<b>1,066.9</b>	906.6	1,551.0
Net increase in cash and cash equivalents	<b>664.2</b>	294.5	466.5
Cash and cash equivalents at beginning of year	<b>861.7</b>	397.5	397.5
Effect of exchange rate changes on cash and cash equivalents	<b>1.2</b>	(2.3)	(2.3)
Cash and cash equivalents at period/year end	<b>1,527.1</b>	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	<b>6,920.0</b>	234.2	<b>7,154.2</b>
Profit for the period	-	-	265.5	<b>265.5</b>	1.5	<b>267.0</b>
Other comprehensive income for the period	-	9.1	-	<b>9.1</b>	2.8	<b>11.9</b>
Total comprehensive income for the period	-	9.1	265.5	<b>274.6</b>	4.3	<b>278.9</b>
Dividends	-	-	(387.9)	<b>(387.9)</b>	-	<b>(387.9)</b>
Total transactions with owners of parent	-	-	(387.9)	<b>(387.9)</b>	-	<b>(387.9)</b>
<b>At 31 December 2025</b>	<b>680.5</b>	<b>456.8</b>	<b>5,669.4</b>	<b>6,806.7</b>	<b>238.5</b>	<b>7,045.2</b>

SEGMENT ANALYSIS

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

	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	<b>6,327.9</b>	226.5	<b>6,554.4</b>
Profit for the period	-	-	259.5	<b>259.5</b>	3.2	<b>262.7</b>
Other comprehensive income for the period	-	24.1	-	<b>24.1</b>	7.0	<b>31.1</b>
Total comprehensive income for the period	-	24.1	259.5	<b>283.6</b>	10.2	<b>293.8</b>
Dividends	-	-	(354.0)	<b>(354.0)</b>	-	<b>(354.0)</b>
Total transactions with owners of parent	-	-	(354.0)	<b>(354.0)</b>	-	<b>(354.0)</b>
<b>At 31 December 2024</b>	<b>680.5</b>	<b>513.2</b>	<b>5,063.8</b>	<b>6,257.5</b>	<b>236.7</b>	<b>6,494.2</b>

## ABRIDGED UNAUDITED FINANCIAL STATEMENTS PERIOD ENDED 31 DECEMBER 2025

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.*