

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Unaudited March		Audited September
	2026 MUR m	2025 MUR m	2025 MUR m
<b>ASSETS</b>			
Cash and bank balances	729.3	693.2	943.6
Deposits with banks	595.7	888.1	638.9
Net investment in leases and other credit agreements	13,078.2	12,790.6	12,789.7
Loans and advances	14,327.5	11,954.5	12,740.4
Other assets	559.5	570.7	684.1
Investment securities	125.4	122.9	121.6
Inventories	5.4	2.7	5.5
Investment in joint venture	4.7	-	6.2
Investment in associates	9.6	13.4	11.0
Equipment	463.6	497.5	482.4
Right-of-use assets	69.5	107.3	90.1
Deferred tax assets	554.8	440.1	504.7
Intangible assets	154.9	117.7	177.2
<b>Total assets</b>	<b>30,678.1</b>	28,198.7	29,195.4
<b>LIABILITIES</b>			
Bank overdrafts	43.1	187.2	81.9
Other borrowed funds	19,290.7	17,838.5	18,231.8
Other liabilities	2,821.2	2,566.9	2,724.1
Lease liabilities	103.6	148.6	124.8
Income tax liabilities	818.3	499.9	657.6
Deferred tax liabilities	34.2	-	45.0
Post employment benefit liabilities	179.4	180.9	176.0
<b>Total liabilities</b>	<b>23,290.5</b>	21,422.0	22,041.2
<b>EQUITY</b>			
Stated capital	680.5	680.5	680.5
Retained earnings	5,983.6	5,376.9	5,791.8
Other reserves	476.1	489.7	447.7
Equity attributable to owners of the parent	7,140.2	6,547.1	6,920.0
Non controlling interests	247.4	229.6	234.2
<b>Total equity</b>	<b>7,387.6</b>	6,776.7	7,154.2
<b>Total equity and liabilities</b>	<b>30,678.1</b>	28,198.7	29,195.4

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS

	Unaudited Quarter ended March		Unaudited 6 months ended March		Audited Year ended September
	2026 MUR m	2025 MUR m	2026 MUR m	2025 MUR m	2025 MUR m
Interest income	1,194.0	1,040.3	2,365.2	2,036.8	4,235.0
Interest expense	(273.1)	(243.2)	(544.3)	(472.1)	(988.7)
<b>Net interest income</b>	<b>920.9</b>	797.1	<b>1,820.9</b>	1,564.7	3,246.3
Non interest income	198.8	185.8	394.5	347.9	726.0
<b>Net operating income</b>	<b>1,119.7</b>	982.9	<b>2,215.4</b>	1,912.6	3,972.3
Operating expenses	(508.6)	(498.5)	(1,011.6)	(1,006.7)	(1,985.5)
<b>Profit before impairment</b>	<b>611.1</b>	484.4	<b>1,203.8</b>	905.9	1,986.8
Net impairment losses on financial assets	(189.9)	(102.9)	(421.8)	(194.1)	(461.3)
<b>Profit after impairment</b>	<b>421.2</b>	381.5	<b>782.0</b>	711.8	1,525.5
Foreign exchange (loss)/gain	(4.8)	1.7	(7.1)	(0.5)	2.0
Fair value gain on investment securities	0.1	-	0.9	-	2.7
Share of results of joint venture	(1.6)	-	(1.6)	-	-
Share of results of associates	(0.4)	(0.9)	(1.4)	(1.6)	(4.0)
<b>Profit before tax</b>	<b>414.5</b>	382.3	<b>772.8</b>	709.7	1,526.2
Income tax expense	(96.1)	(69.7)	(187.4)	(134.4)	(305.8)
<b>Profit for the period/year</b>	<b>318.4</b>	312.6	<b>585.4</b>	575.3	1,220.4
<b>Attributable to:</b>					
Equity owners of the parent	314.2	313.0	579.7	572.5	1,213.2
Non controlling interests	4.2	(0.4)	5.7	2.8	7.2
	<b>318.4</b>	312.6	<b>585.4</b>	575.3	1,220.4
Basic earnings per share	MUR 0.46	0.46	0.85	0.84	1.78
Dividends per share	MUR -	-	0.57	0.52	0.84
<b>Number of ordinary shares used in calculation</b>	<b>680,522,310</b>	680,522,310	<b>680,522,310</b>	680,522,310	680,522,310

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Unaudited Quarter ended March		Unaudited 6 month ended March		Audited Year ended September
	2026 MUR m	2025 MUR m	2026 MUR m	2025 MUR m	2025 MUR m
Profit for the period/year	<b>318.4</b>	312.6	<b>585.4</b>	575.3	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>24.0</b>	(30.2)	<b>35.9</b>	0.9	(2.6)
Share of other comprehensive loss of associates	-	-	-	-	-
<b>Other comprehensive income/(loss) for the period/year, net of tax</b>	<b>24.0</b>	(30.2)	<b>35.9</b>	0.9	(4.7)
<b>Total comprehensive income for the period/year, net of tax</b>	<b>342.4</b>	282.4	<b>621.3</b>	576.2	1,215.7
<b>Attributable to:</b>					
Owners of the parent	<b>333.5</b>	289.5	<b>608.1</b>	573.1	1,208.0
Non controlling interests	<b>8.9</b>	(7.1)	<b>13.2</b>	3.1	7.7
	<b>342.4</b>	282.4	<b>621.3</b>	576.2	1,215.7

## CONSOLIDATED STATEMENT OF CASH FLOWS

	Unaudited 6 months ended March		Audited Year ended September
	2026 MUR m	2025 MUR m	2025 MUR m
Net cash flows used in operating activities	<b>(766.2)</b>	(1,254.9)	(941.3)
Net cash flows (used in)/generated from investing activities	<b>(50.8)</b>	7.9	(143.2)
Net cash flows generated from financing activities	<b>644.2</b>	1,354.0	1,551.0
Net (decrease)/increase in cash and cash equivalents	<b>(172.8)</b>	107.0	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>(2.7)</b>	1.5	(2.3)
Cash and cash equivalents at period/year end	<b>686.2</b>	506.0	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	<b>7,154.2</b>
Profit for the period	-	-	579.7	579.7	5.7	<b>585.4</b>
Other comprehensive income for the period	-	28.4	-	28.4	7.5	<b>35.9</b>
Total comprehensive income for the period	-	28.4	579.7	608.1	13.2	<b>621.3</b>
Dividends	-	-	(387.9)	(387.9)	-	<b>(387.9)</b>
Total transactions with owners of parent	-	-	(387.9)	(387.9)	-	<b>(387.9)</b>
<b>At 31 March 2026</b>	<b>680.5</b>	<b>476.1</b>	<b>5,983.6</b>	<b>7,140.2</b>	<b>247.4</b>	<b>7,387.6</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 2024	680.5	489.1	5,158.3	6,327.9	226.5	<b>6,554.4</b>
Profit for the period	-	-	572.5	572.5	2.8	<b>575.3</b>
Other comprehensive income for the period	-	0.6	-	0.6	0.3	<b>0.9</b>
Total comprehensive income for the period	-	0.6	572.5	573.1	3.1	<b>576.2</b>
Dividends	-	-	(353.9)	(353.9)	-	<b>(353.9)</b>
Total transactions with owners of parent	-	-	(353.9)	(353.9)	-	<b>(353.9)</b>
<b>At 31 March 2025</b>	<b>680.5</b>	<b>489.7</b>	<b>5,376.9</b>	<b>6,547.1</b>	<b>229.6</b>	<b>6,776.7</b>

## SEGMENT ANALYSIS

	Net Operating Income				Profit After Tax			
	Quarter ended March		6 months ended March		Quarter ended March		6 months ended March	
	2026 MUR m	2025 MUR m	2026 MUR m	2025 MUR m	2026 MUR m	2025 MUR m	2026 MUR m	2025 MUR m
Finance	<b>1,053.7</b>	918.5	<b>2,096.5</b>	1,789.7	<b>307.6</b>	324.2	<b>582.4</b>	606.4
Investments	<b>86.1</b>	82.7	<b>158.5</b>	159.4	<b>10.8</b>	(11.6)	<b>3.0</b>	(31.1)
Group elimination	<b>(20.1)</b>	(18.3)	<b>(39.6)</b>	(36.5)	-	-	-	-
	<b>1,119.7</b>	982.9	<b>2,215.4</b>	1,912.6	<b>318.4</b>	312.6	<b>585.4</b>	575.3

For the period ended 31 March 2026, CIM Financial Services Ltd's bottom line result amounted to MUR 585.4M.

During the second quarter, revenue level showed some resilience on the back of asset growth. The retail and leasing sectors continued to operate below expected levels, with leasing further affected by lower year-on-year vehicle registrations. As the impact of the war gradually filters through, inflationary pressures remain high on the agenda. Whilst operating costs were contained for the period, a prudent view was taken with respect to allowance for credit impairment, due to the continued economic volatility.

### **Dividend**

The Board has declared an interim dividend of MUR 0.32 per share. This dividend is in respect of the financial year ending 30 September 2026 and will be payable in full to all shareholders of the Company holding ordinary shares registered at close of business on 28 May 2026.

The payment of this dividend will take place on or about 12 June 2026. The shares of the Company will be traded cum-dividend on the Stock Exchange up to the market day of 25 May 2026 and ex-dividend as from 26 May 2026.

### **Outlook**

The Middle East crisis continues to weigh on global and local economic conditions, with uncertainty around its duration likely to have significant implications for many businesses. In this context, the Board remains focused on preserving balance sheet resilience and maintaining disciplined cost management.

**By Order of the Board**  
**Cim Administrators Ltd**  
**Company Secretary**

**11 May 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.*