CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Unaudited June		Audited September
	2026 MUR m	2025 MUR m	2025 MUR m
ASSETS			
Cash and bank balances	**596.7**	915.6	943.6
Deposits with banks	**494.9**	740.1	638.9
Net investment in leases and other credit agreements	**12,964.2**	12,899.5	12,789.7
Loans and advances	**15,310.7**	12,479.7	12,740.4
Other assets	**749.6**	717.3	684.1
Investment securities	**125.2**	189.4	121.6
Inventories	**4.6**	1.7	5.5
Investment in joint venture	**4.7**	-	6.2
Investment in associates	**-**	12.1	11.0
Equipment	**488.5**	492.5	482.4
Right-of-use assets	**61.2**	99.5	90.1
Deferred tax assets	**579.0**	443.4	504.7
Intangible assets	**168.4**	127.4	177.2
Total assets	**31,547.7**	29,118.2	29,195.4
LIABILITIES			
Bank overdrafts	**43.7**	150.9	81.9
Other borrowed funds	**19,857.1**	18,430.7	18,231.8
Other liabilities	**2,951.9**	2,794.7	2,724.1
Lease liabilities	**95.0**	135.4	124.8
Income tax liabilities	**907.9**	567.5	657.6
Deferred tax liabilities	**36.1**	-	45.0
Post employment benefit liabilities	**181.1**	182.6	176.0
Total liabilities	**24,072.8**	22,261.8	22,041.2
EQUITY			
Stated capital	**680.5**	680.5	680.5
Retained earnings	**6,065.7**	5,467.6	5,791.8
Other reserves	**474.1**	478.7	447.7
Equity attributable to owners of the parent	**7,220.3**	6,626.8	6,920.0
Non controlling interests	**254.6**	229.6	234.2
Total equity	**7,474.9**	6,856.4	7,154.2
Total equity and liabilities	**31,547.7**	29,118.2	29,195.4

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

		Unaudited Quarter ended June		Unaudited 9 months ended June		Audited Year ended September
		2026 MUR m	2025 MUR m	**2026 MUR m**	2025 MUR m	2025 MUR m
Interest income		**1,220.7**	1,076.6	**3,585.9**	3,113.4	4,235.0
Interest expense		**(283.6)**	(263.2)	**(827.9)**	(735.3)	(988.7)
Net interest income		**937.1**	813.4	**2,758.0**	2,378.1	3,246.3
Non interest income		**212.2**	188.3	**606.7**	536.2	726.0
Net operating income		**1,149.3**	1,001.7	**3,364.7**	2,914.3	3,972.3
Operating expenses		**(530.3)**	(522.2)	**(1,541.9)**	(1,528.9)	(1,985.5)
Profit before impairment		**619.0**	479.5	**1,822.8**	1,385.4	1,986.8
Net impairment losses on financial assets		**(219.9)**	(94.8)	**(641.7)**	(288.9)	(461.3)
Profit after impairment		**399.1**	384.7	**1,181.1**	1,096.5	1,525.5
Foreign exchange (loss)/gain		**(1.1)**	6.3	**(8.2)**	5.8	2.0
Fair value gain on investment securities		**0.3**	-	**1.2**	-	2.7
Share of results of joint venture		**(0.6)**	-	**(2.2)**	-	-
Share of results of associates		**1.4**	(1.3)	**-**	(2.9)	(4.0)
Profit before tax		**399.1**	389.7	**1,171.9**	1,099.4	1,526.2
Income tax expense		**(96.0)**	(78.5)	**(283.4)**	(212.9)	(305.8)
Profit for the period/year		**303.1**	311.2	**888.5**	886.5	1,220.4
Attributable to:						
Equity owners of the parent		**299.9**	308.4	**879.6**	880.9	1,213.2
Non controlling interests		**3.2**	2.8	**8.9**	5.6	7.2
		303.1	311.2	**888.5**	886.5	1,220.4
Basic earnings per share	MUR	**0.44**	0.45	**1.29**	1.29	1.78
Dividends per share	MUR	**0.32**	0.32	**0.89**	0.84	0.84
Number of ordinary shares used in calculation		**680,522,310**	680,522,310	**680,522,310**	680,522,310	680,522,310

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Unaudited Quarter ended June		Unaudited 9 months ended June		Audited Year ended September
	2026 MUR m	2025 MUR m	**2026 MUR m**	2025 MUR m	2025 MUR m
Profit for the period/year	**303.1**	311.2	**888.5**	886.5	1,220.4
Other comprehensive (loss)/income					
Items that will not be reclassified to profit or loss					
Remeasurement of post employment benefit, net of tax	**-**	-	**-**	-	(2.1)
Items that may be reclassified subsequently to profit or loss					
Exchange difference on translation of foreign entities	**(1.6)**	(13.8)	**34.3**	(12.9)	(2.6)
Other comprehensive (loss)/income for the period/year, net of tax	**(1.6)**	(13.8)	**34.3**	(12.9)	(4.7)
Total comprehensive income for the period/year, net of tax	**301.5**	297.4	**922.8**	873.6	1,215.7
Attributable to:					
Owners of the parent	**297.9**	297.4	**906.0**	870.5	1,208.0
Non controlling interests	**3.6**	-	**16.8**	3.1	7.7
	301.5	297.4	**922.8**	873.6	1,215.7

CONSOLIDATED STATEMENT OF CASH FLOWS

	Unaudited 9 months ended June		Audited Year ended September
	2026 MUR m	2025 MUR m	2025 MUR m
Net cash flows used in operating activities	**(1,264.8)**	(1,399.6)	(941.3)
Net cash flows used in investing activities	**(117.0)**	(115.0)	(143.2)
Net cash flows generated from financing activities	**1,076.4**	1,879.5	1,551.0
Net (decrease)/increase in cash and cash equivalents	**(305.4)**	364.9	466.5
Cash and cash equivalents at beginning of year	**861.7**	397.5	397.5
Effect of exchange rate changes on cash and cash equivalents	**(3.3)**	2.3	(2.3)
Cash and cash equivalents at period/year end	**553.0**	764.7	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	6,920.0	234.2	**7,154.2**
Profit for the period	-	-	879.6	879.6	8.9	**888.5**
Other comprehensive income for the period	-	26.4	-	26.4	7.9	**34.3**
Total comprehensive income for the period	-	26.4	879.6	906.0	16.8	**922.8**
Dividends	-	-	(605.7)	(605.7)	-	**(605.7)**
Acquisition of subsidiary	-	-	-	-	3.6	**3.6**
Total transactions with owners of parent	-	-	(605.7)	(605.7)	3.6	**(602.1)**
At 30 June 2026	**680.5**	**474.1**	**6,065.7**	**7,220.3**	**254.6**	**7,474.9**

	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 loss for the period	-	(10.4)	-	(10.4)	(2.5)	**(12.9)**
Total comprehensive (loss)/ income for the period	-	(10.4)	880.9	870.5	3.1	**873.6**
Dividends	-	-	(571.6)	(571.6)	-	**(571.6)**
Total transactions with owners of parent	-	-	(571.6)	(571.6)	-	**(571.6)**
At 30 June 2025	**680.5**	**478.7**	**5,467.6**	**6,626.8**	**229.6**	**6,856.4**

SEGMENT ANALYSIS

	Net Operating Income				Profit After Tax			
	Quarter ended June		9 months ended June		Quarter ended June		9 months ended June	
	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	**1,079.5**	951.9	**3,176.0**	2,741.6	**293.0**	335.8	**875.4**	942.2
Investments	**88.9**	68.2	**247.4**	227.6	**10.1**	(24.6)	**13.1**	(55.7)
Group elimination	**(19.1)**	(18.4)	**(58.7)**	(54.9)	**-**	-	**-**	-
	1,149.3	1,001.7	**3,364.7**	2,914.3	**303.1**	311.2	**888.5**	886.5

For the period ended 30 June 2026, CIM Financial Services Ltd's bottom line result amounted to MUR 888.5M.

During the third quarter, Consumer Finance disbursement was better than prior period, underpinned by the May Mothers' Day seasonal effect and the one-off football World Cup event. Leasing activity, albeit better than previous quarter, remained below expectations. Overall, quarterly performance was affected by prudent impairment provisioning in a challenging economic environment.

On the regional front, emphasis is being laid on building the loan book of Loinette Capital, an asset-backed finance provider focused on creating bespoke funding solutions to enterprises across Africa. The loan book has now doubled in size since acquisition and continues to present attractive growth opportunities in Africa. Conversely, we are in the process of divesting our greenfield investment in Kenya as the business has not achieved the expected scale and financial performance within the prevailing operating environment.

Outlook

The prolonged Middle East crisis has increased economic uncertainty and market volatility, and businesses are likely to feel its effect through next year and beyond. Against this backdrop, the Board remains focused on safeguarding balance sheet resilience, maintaining prudent credit and liquidity management, and enforcing disciplined cost control.

By Order of the Board
Cim Administrators Ltd
Company Secretary

10 August 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.