Abridged consolidated statement of financial position as at 30 September 2026

	Unaudited 30-Sep-26 Rs'000	Unaudited 30-Sep-25 Rs'000	Audited 30-Jun-26 Rs'000
ASSETS			
Cash and cash equivalents	**28,724**	22,757	102,564
Net investment in lease receivables [1]	**5,866,648**	4,872,742	5,430,731
Investment securities	**1,478,297**	1,452,920	1,508,960
Investment in associate	**7,701,728**	7,124,781	7,600,946
Equipment [2]	**1,597,086**	1,570,727	1,497,410
Intangible assets	**38,390**	42,504	39,890
Other assets	**97,971**	199,217	66,663
Total assets	**16,808,844**	15,285,648	16,247,164
LIABILITIES			
Deposits from customers	**7,148,218**	6,274,190	6,811,545
Borrowings	**445,057**	497,913	485,297
Current tax liabilities	**27,841**	3,983	20,814
Deferred tax liabilities	**71,747**	68,053	71,747
Other liabilities	**371,129**	400,089	172,182
Total liabilities	**8,063,992**	7,244,228	7,561,585
SHAREHOLDERS' EQUITY			
Share capital	**103,355**	103,355	103,355
Retained earnings	**3,498,200**	3,058,086	3,488,767
Other components of equity	**5,143,297**	4,879,979	5,093,457
Total equity	**8,744,852**	8,041,420	8,685,579
Total equity and liabilities	**16,808,844**	15,285,648	16,247,164

Abridged consolidated statement of profit or loss for the period ended 30 September 2026

	Unaudited 3 Months to 30-Sep-26 Rs'000	Unaudited 3 Months to 30-Sep-25 Rs'000	Audited Year to 30-Jun-26 Rs'000
Interest income	**108,600**	90,767	383,906
Interest expense	**(77,882)**	(69,822)	(290,919)
Net interest income	**30,718**	20,945	92,987
Fee and commission income	**8,631**	10,461	31,612
Other income	**112,738**	111,436	439,933
Operating income	**152,087**	142,842	564,532
Non-interest expense [3]	**(128,093)**	(118,577)	(475,592)
Operating profit before impairment	**23,994**	24,265	88,940
Net impairment on financial assets	**(955)**	(2,204)	(10,491)
Operating profit	**23,039**	22,061	78,449
Share of profit of associate	**79,581**	70,444	379,553
Profit before tax	**102,620**	92,505	458,002
Income tax expense	**(7,027)**	(5,755)	(25,955)
Profit attributable to equity holders of the parent	**95,593**	86,750	432,047
Earnings per share (Rs.) [4]	**0.92**	0.84	4.18
Number of shares in issue (thousands)	**103,355**	103,355	103,355

Abridged consolidated statement of other comprehensive income for the period ended 30 September 2026

	Unaudited 3 Months to 30-Sep-26 Rs'000	Unaudited 3 Months to 30-Sep-25 Rs'000	Audited Year to 30-Jun-26 Rs'000
Profit attributable to equity holders of the parent	**95,593**	86,750	432,047
Other comprehensive income:			
Items that will not be reclassified to profit or loss	**36,029**	96,100	394,939
Items that may be reclassified subsequently to profit or loss	**-**	(23)	-
Other comprehensive income for the period	**36,029**	96,077	394,939
Total comprehensive income attributable to equity holders of the parent	**131,622**	182,827	826,986

Abridged consolidated statement of changes in equity for the period ended 30 September 2026

	Share Capital Rs'000	Capital Contribution Rs'000	Retained Earnings Rs'000	Capital Reserve Rs'000	Revaluation & Other Reserve Rs'000	Statutory Reserve Rs'000	Total Equity Rs'000
At 1 July 2025	**103,355**	**200,000**	**3,033,142**	**1,182,563**	**3,256,071**	**166,811**	**7,941,942**
Profit for the period	-	-	86,750	-	-	-	86,750
Other comprehensive income for the period	-	-	-	(1,447)	97,524	-	96,077
Total comprehensive income for the period	-	-	86,750	(1,447)	97,524	-	182,827
Dividends to ordinary shareholders	-	-	(72,349)	-	-	-	(72,349)
Dividends to non-cumulative preference shareholder	-	-	(11,000)	-	-	-	(11,000)
Transactions with owners	-	-	(83,349)	-	-	-	(83,349)
Other movements in reserves	-	-	21,543	(23,789)	2,246	-	-
At 30 September 2025	**103,355**	**200,000**	**3,058,086**	**1,157,327**	**3,355,841**	**166,811**	**8,041,420**
At 1 July 2025	**103,355**	**200,000**	**3,033,142**	**1,182,563**	**3,256,071**	**166,811**	**7,941,942**
Profit for the year	-	-	432,047	-	-	-	432,047
Other comprehensive income for the year	-	-	3,793	(5,271)	396,417	-	394,939
Total comprehensive income for the year	-	-	435,840	(5,271)	396,417	-	826,986
Dividends to ordinary shareholders	-	-	(72,349)	-	-	-	(72,349)
Dividends to non-cumulative preference shareholder	-	-	(11,000)	-	-	-	(11,000)
Transactions with owners	-	-	(83,349)	-	-	-	(83,349)
Other movements in reserves	-	-	103,134	(107,409)	(6,655)	10,930	-
At 30 June 2026	**103,355**	**200,000**	**3,488,767**	**1,069,883**	**3,645,833**	**177,741**	**8,685,579**
Profit for the period	-	-	95,593	-	-	-	95,593
Other comprehensive income for the period	-	-	-	33	35,996	-	36,029
Total comprehensive income for the period	-	-	95,593	33	35,996	-	131,622
Dividends to ordinary shareholders	-	-	(72,349)	-	-	-	(72,349)
Transactions with owners	-	-	(72,349)	-	-	-	(72,349)
Other movements in reserves	-	-	(13,811)	7,155	-	6,656	-
At 30 September 2026	**103,355**	**200,000**	**3,498,200**	**1,077,071**	**3,681,829**	**184,397**	**8,744,852**

Abridged consolidated statement of cash flows for the period ended 30 September 2026

	Unaudited 3 Months to 30-Sep-26 Rs'000	Unaudited 3 Months to 30-Sep-25 Rs'000	Audited Year to 30-Jun-26 Rs'000
Cash generated from operations	**149,298**	146,410	19,297
Income tax refund	**-**	-	324
Net cash flows from operating activities	**149,298**	146,410	19,621
Net cash flows from investing activities	**(182,897)**	(181,125)	121,330
Net cash flows from financing activities	**(183)**	(1,052)	(85,720)
(Decrease)/Increase in cash and cash equivalents	**(33,782)**	(35,767)	55,231
Net cash and cash equivalents brought forward	**(381,818)**	(437,049)	(437,049)
Net cash and cash equivalents carried forward	**(415,600)**	(472,816)	(381,818)
Cash and cash equivalents as shown in the statement of cash flows			
Cash and cash equivalents	**28,724**	22,757	102,564
Allowances for credit impairment	**22**	5	22
Short term borrowed funds	**(444,346)**	(495,578)	(484,404)
Net cash and cash equivalent	**(415,600)**	(472,816)	(381,818)

Notes

		Unaudited 30-Sep-26 Rs'000	Unaudited 30-Sep-25 Rs'000	Audited 30-Jun-26 Rs'000
1.	**Net investment in lease receivables**			
	Receivable within one year	**1,509,906**	1,232,568	1,411,524
	Receivable after one year	**4,356,742**	3,640,174	4,019,207
		5,866,648	4,872,742	5,430,731
2.	**Equipment**			
	Assets under operating leases included under the above caption	**1,594,234**	1,568,747	1,495,315
3.	**Non-interest expense**			
	Depreciation of assets under operating leases included under the above caption	**(81,129)**	(74,389)	(304,142)

4. Earnings per share

Earnings per share is calculated by dividing the profit attributable to equity holders of the parent by the number of equity shares in issue and ranking for dividend.

5. Operating segments	**Group** Rs'000	**Leasing** Rs'000	**Investing** Rs'000	**Eliminations** Rs'000
3 months to 30 Sept 2026				
Gross income	**229,969**	**223,907**	**110,719**	**(104,657)**
Operating profit	**23,039**	**29,176**	**98,520**	**(104,657)**
3 months to 30 Sept 2025				
Gross income	212,664	200,675	84,756	(72,767)
Operating profit	22,061	23,783	71,045	(72,767)
Year ended 30 June 2026				
Gross income	855,451	823,450	142,096	(110,095)
Operating profit	78,449	98,208	90,336	(110,095)

COMMENTS ON RESULTS

Fincorp Investment Limited ("Fincorp") reported a consolidated profit after tax of Rs 96 million for the quarter ended 30 September 2026, representing an increase of 10% compared to Rs 87 million in the corresponding period last year.

a) MCB Leasing

MCB Leasing Ltd delivered a good performance during the quarter, with profit after tax increasing to Rs 22 million from Rs 18 million in the corresponding period last year. The improvement was primarily driven by a 31% increase in net interest income following significant growth in the finance lease portfolio and higher operating lease income resulting from the expansion of the operating lease book.

b) Share of Profit from Associate: Promotion and Development Ltd ("PAD")

PAD's contribution increased by 13% to Rs 80 million, supported by higher profitability at company level, driven by increased dividend income from investee companies, as well as stronger earnings from its associates.

- Medine Ltd delivered improved results, supported by stronger performance across most of its operating businesses.
- EUDCOS improved its performance despite softer demand in the alcohol segment and lower occupancy levels in its property segment.
- MFD Group Ltd benefited from higher turnover in its cold room activities, which positively impacted profitability.

c) Fincorp Company

Excluding contributions from its subsidiary and associate, Fincorp Company recorded a net loss of Rs 6 million compared to a loss of Rs 2 million in the corresponding period last year. The wider loss was mainly attributable to lower dividends received during the quarter from its equity investments.

OUTLOOK

The Group will continue to execute its strategic priorities and pursue growth opportunities while maintaining financial discipline and prudent risk management. The outlook is subject to prevailing market conditions, interest-rate developments and the operating performance of the Group's principal investments.

By order of the Board

11 November 2026

The unaudited interim consolidated summary financial statements comply with IAS 34 and have been prepared using the same accounting policies as those adopted in the audited financial statements for the year ended 30 June 2026 except for the adoption of new and revised standards and interpretations effective as from 1 July 2026.

Copies of the abridged unaudited interim consolidated financial statements are available to the public and can be obtained free of charge from the Company Secretary at the registered office of the Company, 9-15,Sir William Newton Street, Port-Louis and can be viewed on our website: **fincorp.mu**

The statement of direct and indirect interests of officers of the Company required under rule 8(2)(m) of the Securities (Disclosure Obligations of Reporting Issuers) Rules 2007 is available upon request, free of charge, at the registered office of the Company.

This communiqué is issued pursuant to Listing Rule 12.20 and Securities Act 2005.

The Board of Directors of Fincorp Investment Limited accepts full responsibility for the accuracy of the information contained in this communiqué.