

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Unaudited 30 June		Audited 30 September
	2024 MUR m	2023 MUR m	2023 MUR m
<b>ASSETS</b>			
Cash and bank balances	470.4	1,042.8	397.8
Deposits with banks	861.9	491.7	490.7
Net investment in leases and other credit agreements	11,479.1	9,980.4	10,056.6
Loans and advances	10,300.5	7,811.3	8,524.8
Other assets	724.7	296.9	618.3
Investment securities	186.8	125.8	302.5
Inventories	4.2	2.7	3.4
Investment in associates	12.4	17.2	14.0
Equipment	503.5	461.8	481.4
Right-of-use assets	140.0	147.2	170.6
Deferred tax assets	373.4	337.2	371.5
Intangible assets	131.1	104.0	151.1
<b>Total assets</b>	<b>25,188.0</b>	20,819.0	21,582.7
<b>LIABILITIES</b>			
Bank overdraft	95.7	169.8	180.3
Other borrowed funds	15,878.3	13,223.4	13,212.0
Other liabilities	2,296.1	1,534.2	1,805.1
Lease liabilities	182.8	183.5	210.1
Income tax liabilities	326.5	152.0	184.6
Post employment benefit liabilities	179.8	160.2	174.8
<b>Total liabilities</b>	<b>18,959.2</b>	15,423.1	15,766.9
<b>EQUITY</b>			
Stated capital	680.5	680.5	680.5
Retained earnings	4,821.2	4,210.9	4,460.7
Other reserves	493.1	504.5	458.3
Equity attributable to owners of the parent	5,994.8	5,395.9	5,599.5
Non controlling interests	234.0	-	216.3
<b>Total equity</b>	<b>6,228.8</b>	5,395.9	5,815.8
<b>Total equity and liabilities</b>	<b>25,188.0</b>	20,819.0	21,582.7

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS

	Unaudited Quarter ended 30 June		Unaudited 9 months ended 30 June	Audited Year ended 30 September
	2024 MUR m	2023 MUR m	2024 MUR m	2023 MUR m
Interest income	910.3	751.5	2,601.6	2,159.2
Interest expense	(205.7)	(157.0)	(593.5)	(403.4)
<b>Net interest income</b>	<b>704.6</b>	594.5	<b>2,008.1</b>	1,755.8
Non interest income	158.1	126.3	440.3	378.8
<b>Net operating income</b>	<b>862.7</b>	720.8	<b>2,448.4</b>	2,134.6
Operating expenses	(434.6)	(359.7)	(1,282.7)	(1,066.5)
<b>Profit before impairment</b>	<b>428.1</b>	361.1	<b>1,165.7</b>	1,068.1
Net impairment losses on financial assets	(48.4)	(2.5)	(201.6)	(208.2)
<b>Profit after impairment</b>	<b>379.7</b>	358.6	<b>964.1</b>	859.9
Foreign exchange (loss)/gain	(3.9)	(3.9)	(10.4)	4.1
Gain on bargain purchase	-	-	-	-
Fair value gain on investment securities	-	-	-	-
Share of results of associates	(0.7)	(0.8)	(1.6)	(2.1)
<b>Profit before tax</b>	<b>375.1</b>	353.9	<b>952.1</b>	861.9
Income tax expense	(83.8)	(57.7)	(184.1)	(151.8)
<b>Profit for the period/year</b>	<b>291.3</b>	296.2	<b>768.0</b>	710.1
<b>Attributable to:</b>				
Equity owners of the parent	288.7	296.2	762.1	710.1
Non controlling interests	2.6	-	5.9	-
	<b>291.3</b>	296.2	<b>768.0</b>	710.1
Basic and diluted earnings per share	MUR 0.42	0.43	MUR 1.12	1.04
Dividends per share	MUR 0.21	0.18	MUR 0.59	0.42
<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

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Unaudited Quarter ended 30 June		Unaudited 9 months ended 30 June		Audited 30 September
	2024 MUR m	2023 MUR m	2024 MUR m	2023 MUR m	2023 MUR m
Profit for the period/year	<b>291.3</b>	296.2	<b>768.0</b>	710.1	961.0
<b>Other comprehensive profit/(loss)</b>					
<b>Items that will not be reclassified to profit or loss</b>					
Remeasurement of post employment benefit, net of tax	-	-	-	-	(29.5)
<b>Items that may be reclassified subsequently to profit or loss</b>					
Exchange difference on translation of foreign entities	<b>15.9</b>	9.7	<b>46.6</b>	2.4	(27.5)
<b>Other comprehensive profit/(loss) for the period/year, net of tax</b>	<b>15.9</b>	9.7	<b>46.6</b>	2.4	(57.0)
<b>Total comprehensive income for the period/year, net of tax</b>	<b>307.2</b>	305.9	<b>814.6</b>	712.5	904.0
<b>Attributable to:</b>					
Owners of the parent	<b>300.7</b>	305.9	<b>796.9</b>	712.5	907.0
Non controlling interest	<b>6.5</b>	-	<b>17.7</b>	-	(3.0)
	<b>307.2</b>	305.9	<b>814.6</b>	712.5	904.0

## CONSOLIDATED STATEMENT OF CASH FLOWS

	Unaudited 9 months ended 30 June		Audited 30 September
	2024 MUR m	2023 MUR m	2023 MUR m
Net cash flow (used in)/generated from operating activities	<b>(1,923.2)</b>	221.8	(732.9)
Net cash flow used in investing activities	<b>(114.3)</b>	(143.8)	(819.4)
Net cash flow generated from financing activities	<b>2,209.7</b>	174.0	1,141.0
Net increase/(decrease) in cash and cash equivalents	<b>172.2</b>	252.0	(411.3)
Cash and cash equivalents at beginning of period/year	<b>217.5</b>	609.1	609.1
Effect of exchange rate changes on cash and cash equivalents	<b>(15.0)</b>	11.9	19.7
Cash and cash equivalents at period/year end	<b>374.7</b>	873.0	217.5

## 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 2023	680.5	458.3	4,460.7	5,599.5	216.3	<b>5,815.8</b>
Profit for the period	-	-	762.1	762.1	5.9	<b>768.0</b>
Other comprehensive income for the period	-	34.8	-	34.8	11.8	<b>46.6</b>
Total comprehensive income for the period	-	34.8	762.1	796.9	17.7	<b>814.6</b>
Dividends	-	-	(401.6)	(401.6)	-	<b>(401.6)</b>
Total transactions with owners of parent	-	-	(401.6)	(401.6)	-	<b>(401.6)</b>
<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>

	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 2022	680.5	502.1	3,786.6	4,969.2	-	4,969.2
Profit for the period	-	-	710.1	710.1	-	710.1
Other comprehensive income for the period	-	2.4	-	2.4	-	2.4
Total comprehensive income for the period	-	2.4	710.1	712.5	-	712.5
Dividends	-	-	(285.8)	(285.8)	-	(285.8)
Total transactions with owners of parent	-	-	(285.8)	(285.8)	-	(285.8)
<b>At 30 June 2023</b>	<b>680.5</b>	<b>504.5</b>	<b>4,210.9</b>	<b>5,395.9</b>	<b>-</b>	<b>5,395.9</b>

## SEGMENT ANALYSIS

	Net Operating Income				Profit After Tax			
	Quarter ended 30 June		9 months ended 30 June		Quarter ended 30 June		9 months ended 30 June	
	2024 MUR m	2023 MUR m	2024 MUR m	2023 MUR m	2024 MUR m	2023 MUR m	2024 MUR m	2023 MUR m
Finance	<b>801.3</b>	698.1	<b>2,277.0</b>	2,057.1	<b>299.5</b>	317.3	<b>795.8</b>	755.1
Investments	<b>76.3</b>	42.6	<b>230.5</b>	146.8	<b>(8.2)</b>	(21.1)	<b>(27.8)</b>	(45.0)
Group elimination	<b>(14.9)</b>	(19.9)	<b>(59.1)</b>	(69.3)	-	-	-	-
	<b>862.7</b>	720.8	<b>2,448.4</b>	2,134.6	<b>291.3</b>	296.2	<b>768.0</b>	710.1

### Analysis

For the 9 months ended 30 June 2024, CIM Financial Services Ltd's bottom line amounted to MUR 768M. The third quarter continued to show encouraging momentum in the retail and automotive sectors, translating into satisfactory disbursement levels in the Consumer Finance and Leasing segments of the Group. The asset book experienced further growth with an improved performance. Collection efforts and results remained on target.

### Outlook

The Group remains confident about the future prospects of its business segments, as it continues to navigate the economic challenges with resilience and agility.

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

**13 August 2024**

*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 2023, 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.*