Dolla

Financial Services

— We Lend —

UNAUDITED FINANCIAL STATEMENTS

Six months ended June 30, 2026

DOLLA FINANCIAL SERVICES LIMITED · JSE: DOLLA

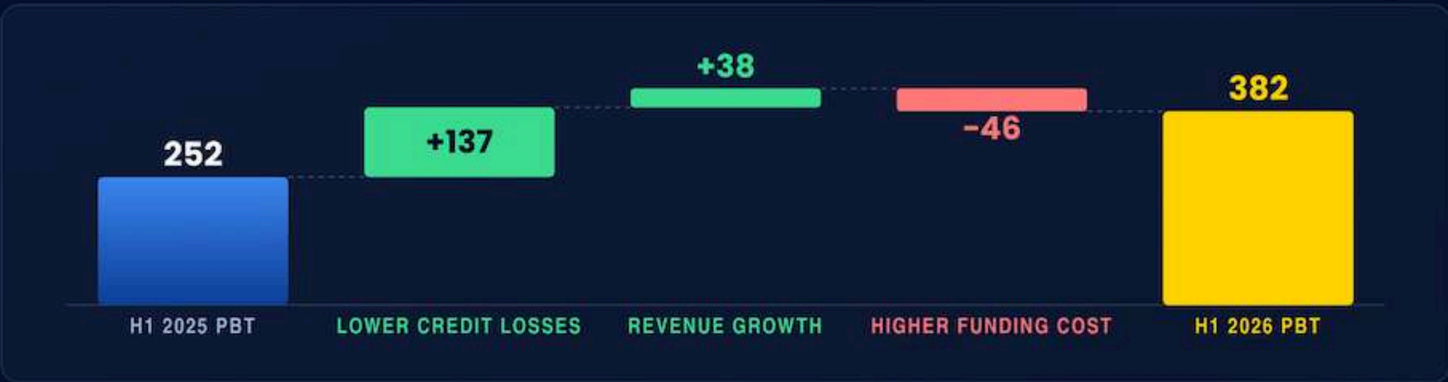
FINANCIAL HIGHLIGHTS

Six months ended **30 June 2026**

NET PROFIT — SIX MONTHS	EARNINGS PER STOCK UNIT	RETURN ON EQUITY
$357m	**$0.14**	**40%**
▲ 44% vs $248m	▲ 40% vs $0.10	Annualised
Second quarter: $169m, up 28%	Q2: $0.07 (2025: $0.05)	Book value $0.73 per stock unit

WHAT MOVED PROFIT BEFORE TAX

J$ millions · administrative expenses flat year on year



PERFORMANCE

six months

Total revenue Interest, fees and FX	**$1.05bn**	▲ 4%
Net interest income Before credit losses	**$767m**	▼ 3%
Credit loss provision 2025: $207m	**$70m**	▼ 66%
Administrative expenses 2025: $354m	**$353m**	Flat
Profit before tax	**$382m**	▲ 52%

POSITION

at 30 June 2026

Loan portfolio Net of provisions	**$5.13bn**	▲ 15%
Total assets	**$6.07bn**	▲ 28%
Cash and deposits Incl. short-term; 2025: $138m	**$688m**	▲ 5.0x
Total debt Debt to equity 2.05x	**$3.74bn**	▲ 19%
Shareholders' equity	**$1.82bn**	▲ 35%

PORTFOLIO QUALITY AND EFFICIENCY

arrows show movement since 31 March 2026

NON-PERFORMING LOANS	ECL COVERAGE	SECURED LENDING	BUSINESS LOANS	EFFICIENCY RATIO
14.2%	**4.91%**	**91%**	**94%**	**42%**
▼ from 15.0%	▲ from 4.80%	▲ from 89%	▲ from 90%	vs 56% a year ago

Dear Fellow Shareholders,

We are pleased to present Dolla Financial Services Limited's unaudited consolidated financial statements for the second quarter and six months ended June 30, 2026.

Financial Overview

Dolla delivered a strong second quarter, with total revenue of $536 million, 5% ahead of the $509 million recorded in the corresponding quarter of 2025. Year to date revenue reached $1 billion, a 4% increase, as a larger loan book supported interest income and non-interest income more than doubled to $37.3 million (June 2025: $17.9 million) on the strength of fee and other income.

Net interest income (NII) before expected credit losses (ECL) was effectively flat for the quarter at $393 million and 3% lower year to date at $767 million (June 2025: $794 million), entirely due to funding cost. Interest expense rose 23% to $246 million (June 2025: $200 million), reflecting a full six months of servicing the $1.5 billion bond issued in January 2026, and management expects the margin compression to unwind as the proceeds are deployed into earning loan assets.

The provision for expected credit losses fell 66% to $34 million for the quarter and $70 million year to date, down from $207 million in the first half of 2025, as the Group laps the prior year provisions and write-offs associated with fraudulent loans and continues to benefit from strengthened underwriting, verification and collections practices. Administrative expenses were held broadly flat year to date at $353 million (June 2025: $354 million) and rose a modest 6% for the quarter to $186 million as staff costs and legal fees crept up, with the efficiency ratio at 42% against 56% in the comparative period.

Revenue growth, cost discipline and materially lower credit provisioning drove profit before taxation of $194 million for the quarter, up 47% YoY, and $382 million YTD, up 52% from $252 million. Net profit closed the quarter at $169 million and the six month period at $357 million (June 2025: $132 million and $248 million), lifting earnings per stock unit to $0.07 and $0.14 respectively, from $0.05 and $0.10. This equates to an annualised return on average equity of approximately 40%, a return on average assets of approximately 13%, and book value per stock unit of $0.73 at June 30, 2026.

Loan Portfolio

The loan portfolio, net of expected credit losses, closed the period at $5.13 billion, an increase of $678 million or 15% YoY and 6% ahead of the $4.84 billion reported at December 31, 2025. Growth was entirely organic, funded by a combination of client repayments and the proceeds of the January 2026 bond issue.

Business loans comprised 94% of the portfolio and secured loans 91%, up from 90% and 89% respectively at March 31, 2026, consistent with our disciplined, collateral-backed lending methodology. Non-performing loans improved to 14% of the portfolio, from 15% at March 31, 2026, while ECL remained relatively flat at 4.9% (March 2026: 4.8%). The average portfolio yielded approximately 40% on an annualised basis, against an annualised cost of funds of approximately 14%.

Capital, Funding and Liquidity

The Group ended the period with a materially stronger liquidity position, holding cash and cash equivalents of $593 million (June 2025: $48 million; December 2025: $181 million) and short term deposits of $95 million, bringing total liquid resources to $688 million. Financing activity comprised $1.12 billion of new borrowings against $500 million of loan repayments, leaving loans payable at $3.74 billion (June 2025: $3.15 billion; December 2025: $3.27 billion). Debt to equity stood at 2.05 times and total liabilities to equity at 2.33 times, providing headroom to support continued portfolio growth without recourse to additional equity.

Liabilities and Shareholders' Equity

Total liabilities amounted to $4.25 billion at June 30, 2026, a 25% year-over-year increase driven principally by the additional debt raised to fund portfolio expansion, with other payables and accruals rising to $398.0 million from $245.1 million at December 2025, largely reflecting the $92.5 million interim dividend declared but not settled until July 13, 2026. Shareholders' equity increased 35% to $1.82 billion (June 2025: $1.35 billion), supported by retained earnings of $1.36 billion after the distribution of $242.5 million in dividends during the period, while total assets closed at $6.07 billion, 28% ahead of the prior year.

Dividends

The Board declared dividends totalling $242.5 million during the six months, a payout ratio of approximately 68% of year to date net profit. The first, $0.06 per stock unit or $150.0 million, was paid on April 13, 2026. The second, approved on May 11, 2026 at $0.037 per stock unit or $92.5 million, was payable on July 13, 2026 to shareholders on record as at June 29, 2026 and is accordingly carried in other payables at June 30. Dolla remains committed to returning capital to shareholders where it is prudent to do so.

Outlook

With the funding base secured, credit costs normalised and the cost structure held flat, the Group enters the second half of 2026 well positioned to convert its liquidity into earning assets, prioritising the deployment of bond proceeds into quality, secured lending and the further reduction of non-performing exposures.

Kenroy Kerr
Chief Executive Officer

Dolla Financial Services Limited (DOLLA)

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Dolla Financial Services Limited

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Financial Statements

Dolla Financial Services Limited

Unaudited Consolidated Statement of Financial Position

30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

	30 June 2026 $'000	30 June 2025 $'000	31 December 2025 $'000
Assets			
Cash and cash equivalents	593,231	47,492	180,603
Short term deposits	94,916	90,601	93,306
Loans, net of provisions for ECL	5,134,167	4,456,239	4,836,769
Other receivables	135,057	85,846	108,350
Intangible assets	3,214	4,768	3,967
Taxation recoverable	-	11,710	-
Property, plant and equipment	108,907	33,439	76,677
Total assets	6,069,491	4,730,096	5,299,672
Liabilities			
Other payables and accruals	397,976	174,158	245,094
Taxation payable	1,448	2,994	1,211
Loans payable	3,740,614	3,153,789	3,274,711
Lease liabilities	72,167	12,987	54,851
Deferred tax liabilities	33,247	39,708	12,464
Total liabilities	4,245,451	3,383,636	3,588,331
Equity			
Share capital	462,145	462,145	462,145
Translation reserves	(3,470)	4,071	(1,584)
Capital redemption and other reserves	10,000	10,000	10,000
Retained earnings	1,355,366	870,245	1,240,780
Total shareholders' equity	1,824,041	1,346,461	1,711,341
Total liabilities and shareholders' equity	6,069,491	4,730,096	5,299,672

Approved for Issue by the Board of Directors on 12 August 2026 and signed on its behalf by:

Walter Scott K.C. Chairman

Ryan Reid Vice-Chairman

Dolla Financial Services Limited

Unaudited Consolidated Statement of Comprehensive Income

Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

	Unaudited Quarter Ended	*Unaudited Quarter Ended*	*Year To Date*	*Year To Date*	*Audited Year Ended*
	30 June	**30 June**	**30 June**	**30 Jun**	**31 December**
	2026	**2025**	**2026**	**2025**	**2025**
	$'000	**$'000**	**$'000**	**$'000**	**$'000**
Interest income - loans	507,893	490,436	1,006,344	991,932	1,969,990
Interest income - short term deposits	6,621	1,295	6,621	1,902	4,559
Total Interest Income	514,515	491,731	1,012,965	993,833	1,974,549
Interest expense	(121,454)	(99,357)	(245,932)	(199,742)	(412,119)
Net interest income	393,061	392,374	767,034	794,091	1,562,430
Provision for expected credit losses	(34,351)	(101,767)	(69,678)	(206,787)	(309,675)
Net interest income after loan impairment	358,710	290,607	697,355	587,304	1,252,755
Non-interest income:					
Fees and other income	19,668	17,371	36,258	17,893	44,330
Foreign exchange gains/losses	1,958	21	1,002	28	1,285
Total net interest income and other revenue	380,336	307,999	734,616	605,225	1,298,370
Operating expenses					
Administrative expenses	(186,280)	(176,275)	(352,674)	(353,468)	(696,488)
Profit before taxation	194,056	131,724	381,941	251,758	601,882
Income tax	(24,857)	193	(24,857)	(3,900)	16,316
Net profit	169,199	131,917	357,084	247,858	618,198
Other comprehensive income, net of tax -					
Exchange differences on translation of foreign operations	(2,087)	1,522	(1,886)	1,795	(3,859)
Total other comprehensive income	(2,087)	1,522	(1,886)	1,795	(3,859)
TOTAL COMPREHENSIVE INCOME	167,112	133,438	355,198	249,653	614,339
Earnings per stock unit (EPS)	$0.07	$0.05	$0.14	$0.10	$0.25

Dolla Financial Services Limited

Unaudited Consolidated Statement of Changes in Equity

Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

	Share Capital $'000	Translation Reserves $'000	Capital Redemption and Other Reserve $'000	(Accumulated Deficit)/ Retained Earnings $'000	Total $'000
Balance at 31 December 2023	**462,145**	**(82)**	**10,000**	**509,320**	**981,383**
Total comprehensive income for the period	-	2,357	-	410,566	412,923
Dividends Declared	-	-	-	(267,500)	(267,500)
Balance at 31 December 2024	**462,145**	**2,275**	**10,000**	**652,386**	**1,126,806**
Total comprehensive income for the period	-	(3,859)	-	618,394	614,535
Dividends declared	-	-	-	(30,000)	(30,000)
Balance at 31 December 2025	**462,145**	**(1,584)**	**10,000**	**1,240,780**	**1,711,341**
Total comprehensive income for the period	-	(1,886)	-	357,085	355,199
Dividends declared	-	-	-	(242,500)	(242,500)
Balance at 30 June 2026	**462,145**	**(3,470)**	**10,000**	**1,355,365**	**1,824,040**

Dolla Financial Services Limited

Unaudited Consolidated Statement of Cash Flows

Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

	30 June 2026 $'000	30 June 2025 $'000	31 December 2025 $'000
Cash flows from operating activities:			
Net profit	357,084	247,858	618,394
Adjustments for:			
Depreciation and amortisation	17,690	19,717	33,943
Interest income	(1,012,965)	(993,833)	(1,974,792)
Interest expense	245,701	199,742	412,166
Foreign exchange losses	909	(28)	(1,285)
Taxation expense	(4,281)	3,900	(16,316)
Expected credit losses	69,678	206,787	60,604
	(326,183)	(315,857)	(867,286)
Change in operating assets and liabilities:			
Loans receivable	(113,532)	(388,738)	(598,772)
Other current assets	(26,707)	1,016	(21,487)
Other payables and accruals	22,561	(8,755)	86,382
Cash used in operations	(443,861)	(712,334)	(1,401,163)
Interest received	767,456	714,070	1,708,044
Lease Interest paid	(2,400)	(81)	(2,482)
Loan repaid	(500,000)	-	(911,697)
Loan interest repaid	(338,311)	(244,302)	(372,732)
Loan received	1,120,844	-	879,297
Taxation paid	(3,837)	(27,607)	(32,253)
Net cash provided by/(used in) operating activities	599,890	(270,255)	(132,986)
Cash flows from investing activities:			
Additions to property, plant and equipment	(17,979)	(1,032)	(2,079)
Net cash used in investing activities	(17,979)	(1,032)	(2,079)
Cash flows from financing activities:			
Dividends	(112,179)	(28,592)	(52,793)
Lease principal payment	(14,664)	(12,630)	(29,274)
Net cash used in financing activities	(126,843)	(41,222)	(82,067)
Net increase/(decrease) in cash and cash equivalents	455,068	(312,509)	(217,132)
Effects of exchange rate changes on cash and cash equivalents	(4,349)	4,711	4,354
Cash and cash equivalents at beginning of year	142,512	355,290	355,290
Cash and cash equivalents at end of period	593,231	47,492	142,512

Dolla Financial Services Limited

Notes to the Financial Statements

Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

1. Identification and Principal Activities

(i) Dolla Financial Services Limited ("the Company"), is a limited liability company incorporated and domiciled in Jamaica. Mayberry Group Limited is the majority shareholder, holding in aggregate 46.3% shares. The Bank of Jamaica, on November 24, 2022, granted the Company a license to operate as a Microcredit Institution, pursuant to the Microcredit Act, 2021.

The principal place of business and registered office is located at Unit #1, Barbican Business Centre, 88 Barbican Road, Kingston 6.

The Company's subsidiaries (Dolla Guyana Inc and Ultra Financier Limited), together with the Company, are referred to as "the Group".

The Company's principal activities during the period were the provision of short-term loans.

(ii) Dolla Guyana Inc.

Dolla Guyana Inc. During 2021, the Group established its fully owned subsidiary, Dolla Guyana Inc., which is incorporated in Guyana. The principal activity of the subsidiary during the year was the provision of short-term loans.

(iii) Ultra Financier Limited

During 2022, the Group established its wholly owned subsidiary, Ultra Financier Limited, which is incorporated in Jamaica. The principal activity of the subsidiary during the period was the provision of short-term loans.

The Company's subsidiary which together with the Company are referred to as "the Group".

2. Statement of Compliance

These consolidated interim financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and interpretations issued by the IFRS Interpretations Committee (IFRS IC) applicable to companies reporting under IFRS. The financial statements comply with IFRS as issued by the International Accounting Standards Board (IASB).

Dolla Financial Services Limited

Notes to the Financial Statements

Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

3. Summary of Significant Accounting Policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

(a) Basis of preparation

These unaudited financial statements for the Six (6) months period ended June 30, 2026 have been prepared in accordance with IAS 34, "Interim Financial Reporting". These interim financial statements should be read in conjunction with the accounting policies as set out in Note #2 & #3 of the audited financial statements for the year ended December 31, 2025 which has been prepared in accordance with International Financial Reporting Standards ("IFRS") and the relevant requirements of the Act. The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Group's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed onward.

Standards, amendments and interpretations to existing standards that are not yet effective and have not been early adopted by the Group

At the date of authorisation of these financial statements, certain new standards, amendments and interpretations to existing standards have been issued which are mandatory for the Group’s accounting periods beginning on or after 1 January 2022 or later periods, but were not effective at the statement of financial position date. The Group has assessed the relevance of all such new standards, interpretations and amendments, has determined that the following may be relevant to its operations, and has concluded as follows:

Amendments to IAS 1, *Presentation of financial statements* on classification of liabilities, (effective for annual periods beginning on or after 1 January 2023). These narrow-scope amendments to IAS 1 clarify that liabilities are classified as either current or non-current, depending on the rights that exist at the end of the reporting period. Classification is unaffected by the expectations of the entity or events after the reporting date (for example, the receipt of a waiver or a breach of covenant). The amendment also clarifies what IAS 1 means when it refers to the ‘settlement’ of a liability.

The amendments could affect the classification of liabilities, particularly for entities that previously considered management’s intentions to determine classification and for some liabilities that can be converted into equity. They must be applied retrospectively in accordance with the normal requirements in IAS 8 *Accounting Policies, Changes in Accounting Estimates and Errors*.

Dolla Financial Services Limited

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Six months ended 30 June 2026
(expressed in Jamaican dollars unless otherwise indicated)

3. Summary of Significant Accounting Policies (Continued)

(a) Basis of preparation (continued)

Standards, interpretations and amendments to published standards that are not yet effective and not early adopted (continued)

Amendment to IAS 12, ***Income Taxes*** on deferred tax related to assets and liabilities arising from a single transaction, (effective for annual periods beginning on or after 1 January 2023) . These amendments require companies to recognise deferred tax on transactions that, on initial recognition, give rise to equal amounts of taxable and deductible temporary differences.

A number of narrow-scope amendments to IFRS 3 and IAS 37 and some annual improvements on IFRS 9 and IFRS 16, (effective for the Group's financial year beginning on 1 January 2022).

Amendments to IFRS 3, *Business combinations* update a reference in IFRS 3 to the Conceptual Framework for Financial Reporting without changing the accounting requirements for business combinations

Amendments to IAS 37, *Provisions, contingent liabilities and contingent assets* specify which costs a company includes when assessing whether a contract will be loss-making. The amendment to IAS 37 clarifies that the direct costs of fulfilling a contract include both the incremental costs of fulfilling the contract and an allocation of other costs directly related to fulfilling contracts. Before recognising a separate provision for an onerous contract, the entity recognises any impairment loss that has occurred on assets used in fulfilling the contract.

Annual improvements make minor amendments to IFRS 9, *Financial instruments* and the Illustrative Examples accompanying IFRS 16, *Leases*.

3. Summary of Significant Accounting Policies (Continued)

(b) Basis of consolidation

(i) Subsidiaries

Subsidiaries are entities over which the Group has control. The Group has control over an entity when the Group is exposed to the variable returns from its ownership interest in the entity and when the Group can affect those returns through its power over the entity. Subsidiaries are consolidated from the date on which control is transferred to the Group, and subsidiaries are de-consolidated from the date on which control ceases.

All material intra-group balances, transactions and gains are eliminated on consolidation. Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the accounting policies adopted by the Group.

The company carries its investments in subsidiaries at cost less impairment.

(c) Foreign currency translation

(i) Functional and presentation currency

Items included in the financial statements of each of the Group's entities are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The consolidated financial statements are presented in Jamaican dollars, which is the Group's presentation currency.

4. Critical Accounting Estimates and Judgments in Applying Accounting Policies

The Group makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. The resulting accounting estimates will, by definition, seldom equal the related actual results. The Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The estimates and assumptions that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next financial year are as follows:

(a) Income taxes

The Group is subject to income taxes. Significant judgement is required in determining the provision for income taxes. The Group recognises liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.

Dolla Financial Services Limited

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Six months ended 30 June 2026

(expressed in Jamaican dollars unless otherwise indicated)

4. Critical Accounting Estimates and Judgments in Applying Accounting Policies (continued)

(b) Measurement of the ECL

The measurement of the ECL for financial assets measured at amortised cost requires the use of models and significant assumptions about future economic conditions and credit behaviour such as the likelihood of customers defaulting and the resulting losses.

A number of significant judgements are also required in applying the accounting requirements for measuring ECL, such as:

(i) Determining criteria for SICR;

(i) Choosing appropriate models and assumptions for the measurement of ECL; and

(i) Establishing appropriateness of forward-looking information.

Forward looking information

A forward-looking score card model is used to estimate the potential impact of future economic conditions on the expected credit loss. The model accounts for the fact that a number of key macro-economic variables simultaneously play a role in impacting the overall state of the economy – albeit at varying degrees. The model is based on the premise that the probability of default is higher in a weak economic environment. The converse is true when the fundamentals of the economy are moving in the right direction. Four of the economic variables that are likely to have material the greatest degree of impact on the institution's expected credit loss include the following: inflation, interest rate, unemployment and gross domestic product. Weights are assigned to the respective economic variables based on the degree of influence that each variable is presumed to have on the borrowers' overall likelihood of default.

Macroeconomic variables that affect the performance of the portfolio the most are chosen and their significance (weighting) assigned. Each macroeconomic variable is then given a state, depending on management expectation. Each state is assigned a corresponding multiplier which indicates the impact of the state on the portfolio. The multipliers determine the range of ECL fluctuation. If the range is narrow, it means that the portfolio is less prone to macro-economic conditions. If the range is wide, the portfolio is easier affected by the indicators identified. This exercise is performed for all scenarios which represent different macroeconomic outlook. The set of variables remain the same, however the states may vary depending on each specific scenario. The three scenarios are weighted based on the range of macroeconomic scenarios they cover. The score and probability of impact of each scenario are multiplied, and the results are summed for all three scenarios.

Dolla Financial Services Limited

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(expressed in Jamaican dollars unless otherwise indicated)

5. Share Capital

	Number	June 2026 $'000	June 2025 $'000	December 2025 $'000
Authorised:		Unlimited	Unlimited	Unlimited
Stated capital				
Issued and fully paid:				
At the beginning of year	2,500,000,000	462,145	462,145	462,145
Additional shares issued	-	-	-	-
Shares issued during the year	-	-	-	-
	2,500,000,000	462,145	462,145	462,145

6. Earnings per Stock Unit

Basic earnings per stock unit are calculated by dividing the net profit attributable to shareholders by the weighted average number of stock units outstanding during the year.

	June 2026 *Year to date*	June 2025 *Year to date*	December 2025 *Year to date*
Net profit attributable to shareholders ($'000)	357,084	247,858	618,198
Weighted average number of stock units in issue	2,500,000,000	2,500,000,000	2,500,000,000
Earnings per stock unit	$0.14	$0.10	$0.25

7. Cash and Cash Equivalents

	June 2026 *Year to date* $'000	June 2025 *Year to date* $'000	December 2025 *Year to date* $'000
Cash in hand	459	491	449
Cash at bank	592,772	47,001	180,154
	593,231	47,492	180,603
Bank overdraft	-	-	(38,091)
	593,231	47,492	142,512

8. Comparative amendment

The comparative information for the period ended 30 June 2025 has been amended to reclassify bad debt write-offs previously presented within administrative expenses to provision for expected credit losses. This reclassification has been made to align the presentation with the Group's audited financial statements for the year ended 31 December 2025.

Dolla Financial Services Limited

Disclosure of Shareholdings

30 June 2026

TOP TEN SHAREHOLDERS

Name of Shareholder	Units	% Ownership
Mayberry Holdings Limited	955,000,000	38.2%
Supreme Ventures Limited	375,000,000	15.0%
Mayberry Jamaican Equities Limited	331,623,380	13.3%
Premier Private Equity Limited	225,000,000	9.0%
PAM - Pooled Equity Fund	66,775,735	2.7%
PWL Bamboo Holdings Limited	45,500,000	1.8%
VDWSD Ltd.	45,500,000	1.8%
KMB Holdings Inc.	45,500,000	1.8%
Hoi Choi Limited	15,011,407	0.6%
JCSD Trustee Services Limited A/C Barita Unit Trust Capital Growth Fund	13,873,226	0.6%
Total	**2,118,783,748**	**84.8%**
Others	381,216,252	15.2%
Total Issued Shares	**2,500,000,000**	**100.0%**

SHAREHOLDINGS OF DIRECTORS

Name of Shareholder	Connected Party	Direct	Total Volume	% of Shares Issued
Kadeen Mairs		711,825	711,825	0.0%
Ryan Reid		3,300,000		
Premier Private Equity Limited (connected party)	68,175,000			
Holdings for Ryleigh Limited (connected party)	1,000,000		74,215,095	3.0%
Holdings for Reign Limited (connected party)	1,080,000			
Ryan Reid & D. Stephanie Harrison (connected party)	660,095			
Michael Banbury		2,500,000		
Premier Private Equity Limited (connected party)	68,175,000		71,675,000	2.9%
Gabrielle Kelly	1,000,000			
Lisa Lewis		693,549	897,371	0.0%
Jamie Lewis (connected party)	203,822			
Dane Patterson	Nil	Nil	Nil	Nil
Alison Taffe	Nil	Nil	Nil	Nil
Walter Scott	Nil	Nil	Nil	Nil

SHAREHOLDINGS OF SENIOR MANAGERS

Name of Shareholder	Connected Party	Direct	Total Volume	% of Shares Issued
Kenroy Kerr	-	3,537,220	3,537,220	0.1%
Trevene McKenzie	-	54,039	54,039	0.0%
Kahlilah Thompson	-	1,000,000	1,000,000	0.0%
Kurt McKenzie	-	-	-	0.0%
Kevin Laws	-	2,011,028	2,011,028	0.1%
Lennia-Toya Williams	-	1,000,000	1,000,000	0.0%
Aldane Tomlinson	-	1,000	1,000	0.0%
Melissa Whyte	-	131,051	-	0.0%
Kyla Clarke	-	-	-	0.0%

Dolla

Financial Services

We **Lend**

Unit No 1. Barbican Business Centre
88 Barbican Road, Kingston 6
St. Andrew, Jamaica