Dolla

Financial Services

We Lend

UNAUDITED FINANCIAL STATEMENTS

Nine Months Ended 30 September, 2026

DOLLA FINANCIAL SERVICES LIMITED · JSE: DOLLA

FINANCIAL HIGHLIGHTS

Nine months ended **30 September 2026**

NET PROFIT	TOTAL INCOME	NET INTEREST INCOME	OPERATING EXPENSES
$572.7m	**$1.598b**	**$1.220b**	**$557.0m**
▲ 32%	▲ 7%	▲ 2%	▲ 6%
Nine months 2025: $434.8m			

WHAT MOVED PROFIT BEFORE TAX

J$ millions · year-on-year change (9 months)



PERFORMANCE

nine months

Total income Interest income	$1.598b	▲ 7%
Net interest income Before loan impairment	$1.220b	▲ 2%
Operating expenses	$557.0m	▲ 6%
Profit before tax	$597.6m	▲ 35%
Net profit	$572.7m	▲ 32%

POSITION

at 30 September 2026

Loan portfolio Net of provisions for ECL	$5.935b	▲ 30%
Total assets	$6.488b	▲ 35%
Cash & cash equivalents	$173.0m	▲ 945%
Total debt Loans payable	$4.087b	▲ 29%
Shareholders' equity	$2.040b	▲ 41%

PORTFOLIO QUALITY AND EFFICIENCY

key risk and efficiency metrics

EXPECTED CREDIT LOSSES (ECL)	NON-PERFORMING LOANS (NPL)	EFFICIENCY RATIO
4.2%	**12.8%**	**43%**

Dear Fellow Shareholders,

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

Financial Overview

Dolla delivered a strong third quarter, with total revenue of $609 million, 20% ahead of the $509 million recorded in the corresponding quarter of 2025. Year to date revenue reached $1.66 billion, a 9% increase, as a larger loan book supported the growth in interest income.
Net interest income (NII) before expected credit losses (ECL) grew 13% for the quarter to $453 million (Q3 2025: $400 million) and 2% year to date to $1.22 billion (September 2025: $1.19 billion). Interest expense rose 29% for the quarter to $132 million and 25% year to date to $378 million (September 2025: $302 million), reflecting a full nine months of servicing the $1.5 billion bond issued in January 2026 and, from July 1, interest on the promissory note issued for the Evolve loan portfolio.

The provision for expected credit losses was $57 million for the quarter, up from $44 million in the third quarter of 2025, but remained 50% lower year to date at $126 million, down from $251 million in the first nine months of 2025, as the Group laps the prior year provisions and write-offs associated with fraudulent loans. Administrative expenses rose 18% for the quarter to $204 million and 6% year to date to $557 million (September 2025: $526 million). The efficiency ratio, measured as operating expenses including ECL over total interest income, improved to 43% from 52% in the comparative period.

Revenue growth and lower credit provisioning year to date drove profit before taxation of $216 million for the quarter, up 14% YoY, and $598 million year to date, up 35% from $442 million. Net profit closed the quarter at $216 million and the nine month period at $573 million (September 2025: $187 million and $435 million), improving earnings per stock unit to $0.09 and $0.23 respectively, from $0.07 and $0.17. This equates to an annualised return on average equity of approximately 35%, a return on average assets of approximately 11%, and book value per stock unit of $0.82 at September 30, 2026.

Loan Portfolio

The loan portfolio, net of expected credit losses, closed the period at $5.94 billion, an increase of $1.36 billion or 30% YoY and 23% ahead of the $4.84 billion reported at December 31, 2025. Growth reflects the deployment of the January 2026 bond proceeds, continued lending, with $304 million disbursed in September, and the July 1 acquisition of the Evolve loan portfolio.

Business loans comprised 93% of the portfolio and secured loans 92%, consistent with our disciplined, collateral-backed lending methodology. Non-performing loans (90 days past due) for Dolla Jamaica improved to 12.8% of principal, from 15.8% a year earlier. Details on the acquired Evolve portfolio is reported separately below. The ECL ratio was 4.2% (September 2025: 3.5%).

Update on the Evolve Loan Portfolio Acquisition

On July 1, 2026, following regulatory approval, the Group acquired a portfolio of 1,738 loans from Evolve Loan Co. Ltd with a gross carrying amount of $690.5 million and an ECL provision of $323.3 million on acquisition, a net amount of $367.2 million. No upfront cash was paid. The purchase consideration was satisfied through the issuance of a promissory note of $367.2 million bearing interest at 12.25% per annum. The acquisition has been accounted for as an asset acquisition, and the accounting remains provisional at September 30, 2026.

Capital, Funding and Liquidity

The Group held cash and cash equivalents of $173 million at September 30, 2026 (September 2025: $17 million; December 2025: $181 million) and short term deposits of $95 million, bringing total liquid resources to $269 million. Net cash from operating activities was $290 million for the nine months, compared with an outflow of $286 million in the prior year period. Loans payable stood at $4.09 billion (September 2025: $3.16 billion; December 2025: $3.27 billion), including the Evolve promissory note, and debt to equity was 2.0 times.

Liabilities and Shareholders' Equity

Total liabilities amounted to $4.45 billion at September 30, 2026, a 32% year-over-year increase driven principally by the additional debt raised to fund portfolio expansion and the Evolve acquisition. Other payables and accruals were $255.3 million (December 2025: $245.1 million) following settlement of the $92.5 million interim dividend on July 13, 2026. Shareholders' equity increased 41% to $2.04 billion (September 2025: $1.45 billion), supported by retained earnings of $1.57 billion after dividends of $242.5 million declared during the period, while total assets closed at $6.49 billion, 35% ahead of the prior year.

Dividends

Before this declaration, dividends declared in 2026 totalled $242.5 million, equivalent to approximately 42% 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, $0.037 per stock unit or $92.5 million, was paid on July 13, 2026 to shareholders on record as at June 29, 2026.

On November 3, 2026, the Board declared an interim dividend of $0.032 per stock unit, totalling $78.8 million, payable on December 23, 2026 to shareholders on record as at December 9, 2026. Including this dividend, total dividends declared in 2026 amount to $321.3 million, approximately 56% of year to date net profit. Dolla remains committed to returning capital to shareholders where it is prudent to do so.

Outlook

With the funding base secured and the Evolve transition substantially complete, the Group enters the final quarter of 2026 focused on deploying its liquidity into quality, secured lending, collecting on the acquired Evolve and ULTRA portfolios, reducing non-performing exposures through recovery and the liquidation of security, and finalising the Evolve purchase accounting ahead of the year end audit.



Kenroy Kerr
Chief Executive Officer

Dolla Financial Services Limited (DOLLA)

Interim Consolidated Financial Statements
30 September 2026

Dolla Financial Services Limited

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30 September 2026

Financial Statements

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Dolla Financial Services Limited

Unaudited Consolidated Statement of Financial Position

30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

	30 September 2026 $'000	30 September 2025 $'000	31 December 2025 $'000
-			
Assets			
Cash and cash equivalents	173,034	16,563	180,603
Short term deposits	95,495	90,946	93,306
Loans, net of provisions for ECL	5,935,340	4,580,027	4,836,769
Other receivables	173,624	78,040	108,350
Intangible assets	4,018	4,343	3,967
Taxation recoverable	-	11,225	-
Property, plant and equipment	106,408	25,339	76,677
Total assets	6,487,918	4,806,482	5,299,672
Liabilities			
Other payables and accruals	255,346	177,677	245,094
Taxation payable	1,448	2,994	1,211
Loans payable	4,086,888	3,158,110	3,274,711
Lease liabilities	71,087	5,419	54,850
Deferred tax liabilities	33,247	13,584	12,464
Total liabilities	4,448,015	3,357,783	3,588,330
Equity			
Share capital	462,145	462,145	462,145
Translation reserves	(3,256)	2,887	(1,583)
Capital redemption and other reserves	10,000	10,000	10,000
Retained earnings	1,571,014	973,667	1,240,781
Total shareholders' equity	2,039,903	1,448,699	1,711,343
Total liabilities and shareholders' equity	6,487,918	4,806,482	5,299,672

Approved for Issue by the Board of Directors on 3 November 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

Nine months ended 30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

	Unaudited Quarter Ended **30 Sep 2026 $'000**	*Unaudited Quarter Ended* **30 Sep 2025 $'000**	*Year To Date* **30 Sep 2026 $'000**	*Year To Date* **30 Sep 2025 $'000**	*Audited Year Ended* **31 Dec 2025 $'000**
Interest income - loans	582,091	502,359	1,588,435	1,494,718	1,970,233
Interest income - short term deposits	3,100	345	9,721	2,246	4,559
Total Interest Income	585,191	502,704	1,598,156	1,496,964	1,974,792
Interest expense	(132,343)	(102,571)	(378,318)	(302,313)	(412,166)
Net interest income	452,848	400,133	1,219,838	1,194,652	1,562,626
Provision for expected credit losses	(56,828)	(43,770)	(126,348)	(250,557)	(309,676)
Net interest income after loan impairment	396,020	356,364	1,093,490	944,095	1,252,950
Non-interest income:					
Fees and other income	23,781	6,168	60,039	24,062	44,330
Foreign exchange gains/losses	65	-	1,067	29	1,285
Total net interest income and other revenue	419,866	362,532	1,154,596	968,186	1,298,565
Operating expenses					
Administrative expenses	(203,612)	(172,858)	(557,007)	(526,352)	(696,487)
Profit before taxation	216,254	189,674	597,589	441,834	602,078
Income tax	-	(3,163)	(24,857)	(7,063)	16,316
Net profit	216,254	186,510	572,732	434,771	618,394
Other comprehensive income, net of tax - Exchange differences on translation of foreign operations	(133)	(1,910)	(1,672)	612	(3,859)
Total other comprehensive income	(133)	(1,910)	(1,672)	612	(3,859)
TOTAL COMPREHENSIVE INCOME	216,121	184,601	571,061	435,383	614,535
Earnings per stock unit (EPS)	$0.09	$0.07	$0.23	$0.17	$0.25

Dolla Financial Services Limited

Unaudited Consolidated Statement of Changes in Equity

Nine months ended 30 September 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	-	(1,672)	-	572,732	571,061
Dividends declared	-	-	-	(242,500)	(242,500)
Balance at 30 September 2026	**462,145**	**(3,256)**	**10,000**	**1,571,012**	**2,039,902**

Dolla Financial Services Limited

Unaudited Consolidated Statement of Cash Flows

Nine months ended 30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

	30 September 2026 $'000	30 September 2025 $'000	31 December 2025 $'000
Cash flows from operating activities:			
Net profit	572,732	434,771	618,394
Adjustments for:			
Depreciation and amortisation	26,382	28,745	33,943
Interest income	(1,598,156)	(1,496,964)	(1,974,792)
Interest expense	378,004	302,313	412,166
Foreign exchange losses	844	(29)	(1,285)
Taxation expense	24,857	7,063	(16,316)
Expected credit losses	126,348	250,557	309,676
	(468,989)	(473,545)	(618,214)
Change in operating assets and liabilities:			
Loans receivable	(410,461)	(559,234)	(847,844)
Other current assets	(65,274)	8,823	(21,487)
Other payables and accruals	(32,559)	(5,024)	62,428
Cash used in operations	(977,283)	(1,028,980)	(1,425,117)
Interest received	1,133,156	1,119,777	1,708,044
Lease Interest paid	(4,216)	(81)	(2,482)
Loan repaid	(527,539)	-	(911,697)
Loan interest repaid	(450,817)	(346,882)	(372,732)
Loan received	1,120,844	-	879,297
Taxation paid	(3,837)	(30,285)	(32,253)
Net cash (used in)/provided by operating activities	290,309	(286,451)	(156,940)
Cash flows from investing activities:			
Additions to property, plant and equipment	(20,828)	(1,960)	(2,079)
Net cash used in investing activities	(20,828)	(1,960)	(2,079)
Cash flows from financing activities:			
Dividends	(199,689)	(28,805)	(28,839)
Lease principal payment	(34,879)	(20,198)	(29,274)
Net cash used in financing activities	(234,568)	(49,003)	(58,113)
Net decrease in cash and cash equivalents	34,913	(337,414)	(217,132)
Effects of exchange rate changes on cash and cash equivalents	(4,391)	(1,312)	4,354
Cash and cash equivalents at beginning of year	142,512	355,290	355,290
Cash and cash equivalents at end of period	173,034	16,564	142,512

Dolla Financial Services Limited

Notes to the Financial Statements

Nine months ended 30 September 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 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

Nine months ended 30 September 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 Nine (9) months period ended September 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 2027 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:

IFRS 18, Presentation and Disclosure in Financial Statements

IFRS 18 was issued in April 2024 and replaces IAS 1, Presentation of Financial Statements. It is effective for annual reporting periods beginning on or after 1 January 2027, so the Group will apply it for the first time in its financial statements for the year ending 31 December 2027, with its interim statements for 2027 also affected. It is applied retrospectively, so comparatives for 2026 will be restated. The standard was not early adopted in these interim financial statements.

Dolla Financial Services Limited

Notes to the Financial Statements

Nine months ended 30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

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.

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

Notes to the Financial Statements

Nine months ended 30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

5. Share Capital

	Number	September 2026 $'000	September 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.

	September 2026	September 2025	December 2025
	Year to date	*Year to date*	*Year to date*
Net profit attributable to shareholders ($'000)	572,732	434,771	618,394
Weighted average number of stock units in issue	2,500,000,000	2,500,000,000	2,500,000,000
Earnings per stock unit	$0.23	$0.17	$0.25

7. Cash and Cash Equivalents

	September 2026	September 2025	December 2025
	Year to date	*Year to date*	*Year to date*
	$'000	**$'000**	**$'000**
Cash in hand	471	491	449
Cash at bank	172,563	16,072	180,154
	173,034	16,563	180,603
Bank overdraft	-	-	(38,091)
	173,034	16,563	142,512

8. Comparative amendment

The comparative information for the period ended 30 September 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

Notes to the Financial Statements

Nine months ended 30 September 2026

(expressed in Jamaican dollars unless otherwise indicated)

9. Acquisition of Evolve Loan Co. Ltd. Loan portfolio (Provisional Accounting)

Background

On July 1, 2026, the Company acquired a portfolio of loans from Evolve Loan Co Ltd ("Evolve"), a company incorporated in Jamaica, comprising 1738 loans with a gross carrying amount of $690,483,065 at the acquisition date. The acquisition was made to expand the Company's loan book and expand market share. The consideration was settled by the issue of a promissory note to Evolve with a principal amount of $367,188,000. No upfront cash consideration was paid.

Accounting treatment

Management assessed whether the portfolio acquired constitutes a business as defined in IFRS 3, *Business Combinations*. Management concluded that the acquisition is not a business combination because the set of assets acquired includes the loan portfolio **only**. Accordingly, the acquisition has been accounted for as an acquisition of assets, with the cost of the group of assets allocated to the loans acquired based on their relative fair values. The loans acquired are currently measured at amortised cost.

Consideration and assets acquired

	$'000
Promissory note issued at fair value	367,188
Cash paid upfront	-
Transaction costs	2,010
Total consideration	**369,198**
Gross loans acquired	556,233
Accrued interest and fees acquired	134,250
Total loans acquired	**690,483**
Expected credit loss recognised on acquisition	(323,295)
Net loans acquired	**367,188**

Terms of the promissory note

- Principal of $367,188,000, interest at 12.26% per annum.
- 30% of principal is repayable in four equal quarterly instalments with accrued interest, and 70% is due on 30 June 2027 with the final interest payment.
- At the end of the term, the principal will be adjusted for non-performing loans and expected credit losses in the acquired portfolio.
- The first instalment of $38,753,423.93 was paid in the quarter. The note stood at $339,649,000 at 30 September 2026 and is included in Loans payable.

The accounting for the acquisition of the Evolve loan portfolio is provisional at 30 September 2026. Management's assessment of the classification of the transaction, the allocation of the consideration and the measurement of the purchase price adjustment has not been finalised. The amounts above reflect management's best estimate at the reporting date and may be adjusted before the audited financial statements for the year ending 31 December 2026 are issued.

Dolla Financial Services Limited

Disclosure of Shareholdings

30 September 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	336,099,221	13.4%
Premier Private Equity Limited	219,750,503	8.8%
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%
Christopher Berry	26,322,560	1.1%
Hoi Choi Limited	15,011,407	0.6%
Total	**2,130,459,426**	**85.2%**
Others	369,540,574	14.8%
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		-	66,584,402	2.7%
Premier Private Equity Limited (connected party)	66,584,402			
Michael Banbury		1,493,018	68,077,420	2.7%
Premier Private Equity Limited (connected party)	66,584,402			
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	-	1,095,433	1,095,433	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	131,051	0.0%
Kyla Clarke	-	-	-	0.0%



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