



DOLLA

Dolla Financial Services Limited
(DOLLA);

Opening price— \$2.49;

Price to book— 3.87 times;

P/E— 10.84 times

Week to Date: **5.00%**

Month to Date: **-1.20%**

Quarter to Date: **-9.23%**

Year to Date: **-9.23%**

Our weekly pick features a stock currently held in the Mayberry Managed Equity Portfolio (MMEP). For more information on the MMEP, please contact your investment advisor today.

Featured Stock

Dolla Financial Services Limited is a licensed microcredit institution focused on short-term, collateral-backed lending to individuals and businesses. Since its listing, the company has pursued a growth strategy centred on disciplined loan portfolio expansion, secured lending, and capital raises to support scale, while maintaining a focus on risk management and operational efficiency.

Dolla Financial Services Limited (Dolla) For the twelve months ended 31 December 2025, DOLLA delivered robust top-line and bottom-line growth, supported by expansion in its loan portfolio and strong demand for credit products. Total interest income increased to J\$1.97 billion, up from J\$1.52 billion in the prior year, reflecting growth in loan disbursements and improved portfolio scale.

After interest expenses, net interest income rose to J\$1.56 billion, representing a 27% year-on-year increase, highlighting the strength of the company's core lending operations.

Including non-interest income, total net operating income reached J\$1.51 billion, compared with J\$1.18 billion in the previous year.

Operating expenses increased to J\$931.1 million, largely reflecting higher administrative costs, increased marketing activity, and additional provisions linked to sector-wide fraud issues. Despite these pressures, profit before taxation rose by 22% to J\$582.1 million, up from J\$478.2 million in 2024.

At the bottom line, net profit increased to J\$574.1 million, representing a 40% year-on-year improvement, while earnings per share rose to J\$0.23 from J\$0.16 in the prior year.

These results underscore the company's strong earnings momentum and operating leverage as the loan portfolio scales.

DOLLA's loan portfolio expanded to approximately J\$4.7 billion, driven by strong organic growth and the J\$1.65 billion capital raise completed in late 2024, which enhanced lending capacity.

The Group is also focused on balancing loan disbursements with collections to improve liquidity, while retaining a portion of proceeds from upcoming bond financing to reinforce cash reserves.

This disciplined approach to capital management, combined with a collateral-backed lending model and strong growth in core income, positions the company to compound earnings as its portfolio scales.

DOLLA (as at Monday February 16th, 2026) was trading at 3.87 times its book value with a P/E of 10.84 times.