MAYBERRY
GROUP LTD.

Q2 2026
Unaudited Financial Results

Transforming lives positively through lasting relationships

At Mayberry, we create opportunities for customers to realise their financial objectives locally and internationally, through our team of highly trained and dedicated professionals adding value for all.

Key Performance Metrics

For the 6 Months Ended June 30, 2026

Q2 NET PROFIT/(LOSS)

RETURN TO PROFITABILITY

Q2 Jun. 2026:	**J$188.4M**
Q2 Jun. 2025:	**J$(1.2B)**

LOSS PER STOCK UNIT

40.3%

LOSSES REDUCED OVER YTD JUN. 2025

YTD Jun. 2026:	**J$(0.82)**
YTD Jun. 2025:	**J$(1.37)**

TOTAL COMPREHENSIVE LOSS ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

32.3%

LOSSES REDUCED OVER YTD JUN. 2025

YTD Jun. 2026:	**J$(1.3B)**
YTD Jun. 2025:	**J$(1.9B)**

TOTAL ASSETS

(1.9%)

DECREASE OVER DEC. 2025

Jun. 2026:	**J$59.4B**
Dec. 2025:	**J$60.5B**

TOTAL EQUITY ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

(10.8%)

DECREASE OVER DEC. 2025

Jun. 2026:	**J$10.8B**
Dec. 2025:	**J$12.1B**

NET BOOK VALUE PER STOCK UNIT

(10.8%)

DECREASE OVER DEC. 2025

Jun. 2026:	**J$9.03**
Dec. 2025:	**J$10.12**

www.mayberryinv.com | sales@mayberryinv.com | (876) 929-1908-9

MAYBERRYINVJA @MAYBERRYINVJA Mayberry Investments Limited

All figures in Jamaica dollars. Comparative figures for 2025 have been restated.

CHIEF EXECUTIVE OFFICER'S COMMENTARY ON FINANCIAL RESULTS

(expressed in Jamaica dollars unless otherwise indicated)

Economic and Business Environment

Jamaica's economy remained on a gradual recovery path during Q2 2026 as reconstruction continued following Hurricane Melissa. Real economic activity contracted by 4.1% year over year in Q1 2026, but improving domestic demand and reconstruction spending are expected to support recovery, with the Bank of Jamaica projecting growth of 1.0% to 3.0% for FY2026/27.

The unemployment rate edged up to 3.7% in April 2026 from 3.3% a year earlier, while the fiscal position remained resilient with an April to December 2025 primary surplus of $99.9 billion. The Bank of Jamaica held its policy rate at 5.50% in June as annual inflation reached 5.5% in May, remaining within the 4.0% to 6.0% target range, with the Bank projecting a temporary breach of the upper limit in the near term. On the equity market, the JSE Main Market Index advanced 2.25% during the quarter to close at 353,858.83 points, while the Junior Market Index declined 9.39% to 3,088.64 points, underscoring a market recovery concentrated among larger, more influential securities.

Against this backdrop of gradual economic recovery and an equity-market rebound concentrated in the main-market constituents, the Group returned to profitability in the second quarter of 2026. The drivers of that turnaround, and the results for the six-month period, are discussed in the review of operating results that follows.

Group Operating Results

The Mayberry Group returned to profitability in the second quarter of 2026. The return to profit was driven principally by a recovery in the fair value of the Group's associated companies, whose quoted prices rebounded as the main-market constituents of the Jamaica Stock Exchange recovered during the quarter. Net unrealised gains on investments in associates measured at fair value through profit or loss amounted to $796.5 million for the quarter, reversing the $1,547.2 million unrealised loss recorded on the same holdings in the first quarter. This was reinforced by net unrealised gains of $414.1 million on other financial instruments carried at fair value through profit or loss.

On the strength of that recovery, the Group recorded net profit attributable to shareholders of $188.4 million for the three months ended June 30, 2026, a reversal from the net loss attributable to shareholders of $1,172.1 million reported in the first quarter of 2026. On a total basis the Group earned net profit of $621.7 million for the quarter, compared with a net loss of $2,205.2 million in the first quarter — a sequential improvement of $2,826.9 million. Earnings per stock unit for the quarter were $0.16, against a loss per stock unit of $0.98 in the first quarter, and total comprehensive income for the quarter was $399.2 million, compared with a total comprehensive loss of $2,487.3 million in the first quarter.

For the six months ended June 30, 2026, the Group reported a net loss attributable to shareholders of $983.7 million, a narrowing of 40.3% from the net loss attributable to shareholders of $1,646.7 million for the corresponding period in 2025. The half-year result continues to reflect the unrealised losses sustained in the first quarter, a substantial portion of which was recovered in the second quarter. Loss per stock unit for the six months was $0.82, compared with a loss per stock unit of $1.37 for the corresponding period in 2025.

Other major highlights of the Group's performance include:

- Total assets as at June 30, 2026 were $59.4 billion, a decrease of 1.9% or $1,157.5 million compared with December 31, 2025.
- Net book value per stock unit closed at $9.03, a decline of 10.8% or $1.09 over December 31, 2025.
- Total equity closed at $16.1 billion, a reduction of 11.5% or $2,088.1 million from December 31, 2025, reflecting the first-quarter unrealised losses and movements in fair value reserves.
- The provision for expected credit losses rose to $39.0 million for the six months, from $17.5 million in the corresponding period of 2025, in line with the continued expansion of the Group's loan book, which grew by 20.1%.

Financial Results

SUMMARY OF CHANGES ON THE STATEMENT OF COMPREHENSIVE INCOME

Description	Unaudited 3 Months ended June 30, 2026 J$'000	Unaudited 3 Months ended June 30, 2025 J$'000	Change J$'000	% Change	Unaudited 6 Months ended June 30, 2026 J$'000	Unaudited 6 Months ended June 30, 2025 J$'000	Change J$'000	% Change
Net Interest Income/(Expense) and Other Revenues	1,305,199	(1,469,623)	2,774,822	n/m	35,393	(2,920,622)	2,956,015	n/m
Operating Expenses	683,480	558,757	124,723	22.3%	1,549,583	1,196,298	353,285	29.5%
Operating Profit/(Loss)	621,719	(2,028,380)	2,650,099	n/m	(1,514,190)	(4,116,920)	2,602,730	63.2%
Share of profit/(loss) of joint venture*	-	191,554	(191,554)	-100.0%	-	710,015	(710,015)	-100.0%
Profit/(Loss) before Taxation	621,719	(1,836,826)	2,458,545	n/m	(1,514,190)	(3,406,905)	1,892,715	55.6%
Net Profit/(Loss)	621,719	(1,836,826)	2,458,545	n/m	(1,583,441)	(3,406,905)	1,823,464	53.5%
Net Profit/(Loss) Attributable to Stockholders	188,392	(1,160,302)	1,348,694	n/m	(983,688)	(1,646,651)	662,963	40.3%
Other Comprehensive (Loss)/Income	(222,490)	(332,546)	110,056	33.1%	(504,633)	(565,930)	61,297	10.8%
Total Comprehensive Income/(Loss)	399,229	(2,169,372)	2,568,601	n/m	(2,088,074)	(3,972,835)	1,884,761	47.4%
Total Comp. Income/(Loss) Attributable to Stockholders	**75,133**	**(1,327,260)**	**1,402,393**	**n/m**	**(1,306,640)**	**(1,929,114)**	**622,474**	**32.3%**
Earnings/(Loss) Per Stock Unit	**$0.16**	**($0.97)**	**$1.13**	**n/m**	**($0.82)**	**($1.37)**	**$0.55**	**40.3%**

Percentage changes on negative values reflect changes in the magnitude of the loss rather than an improvement. "n/m" denotes that the percentage change is not meaningful because the amount moved between a profit and a loss.

** No share of the joint venture's results has been recognised for the six months ended June 30, 2026; the results will be recognised once the joint venture's financial statements are received.*

Operating Performance for the Six Months Ended June 30, 2026

Net Interest Income/(Expense)

Net interest expense for the six months ended June 30, 2026 was $400.5 million, compared with net interest expense of $289.2 million for the corresponding period in 2025. Interest income of $843.7 million was lower year over year as certain higher-yielding balances matured, while interest expense of $1,244.1 million reflected the cost of the Group's borrowings and repurchase liabilities.

Non-Interest Income

- Net unrealised gains on financial instruments at fair value through profit or loss were $519.6 million for the six months, compared with unrealised losses of $893.6 million for the corresponding period in 2025.
- Net unrealised losses on investments in associates at fair value through profit or loss were $750.6 million for the six months, a marked improvement on the $2,480.1 million of unrealised losses recorded for the corresponding period in 2025, reflecting the recovery in local equity valuations during the second quarter.
- Net foreign exchange gains were $156.0 million, compared with $198.5 million for the corresponding period in 2025.
- Fees and commission income were broadly flat at $385.6 million, compared with $393.6 million for the corresponding period in 2025.
- Dividend income was $108.5 million, compared with $140.3 million for the corresponding period in 2025, based on dividends declared by investees.

Operating Expenses

Total operating expenses for the six months ended June 30, 2026 were $1,549.6 million, an increase of 29.5% or $353.3 million over the $1,196.3 million recorded for the corresponding period in 2025. The increase was driven principally by higher staff costs, up $192.6 million, and higher other operating expenses, up $150.3 million. Of that increase, approximately $6.7 million related to the newly consolidated Mayberry Holdings Limited and Lianhua Limited, which had no comparative-period base. The balance represented organic growth within Mayberry Investments Limited, reflecting higher technology, consulting and professional-services fees together with increased custody, licensing and audit-related charges, partly offset by lower security and directors' travel costs. Asset tax was $24.2 million lower than the prior period, which partly offset the increase.

Staff costs include variable commission payments linked to advisory and brokerage activity, which fluctuate with deal volumes and contribute to period-over-period variability in the cost line. The 2025 comparative was further depressed by a one-off reversal of approximately $110 million of previously overstated commission accruals. Excluding this reversal, staff costs would have increased by approximately $82.6 million, or 16.3%, and total operating expenses by approximately $243.3 million, or 18.6%, compared with the reported increases of $192.6 million (48.6%) and $353.3 million (29.5%) respectively. The underlying staff cost growth for the half-year reflected the planned and measured addition of advisory and coverage talent to support MIL's fee-based revenue strategy.

Share of Profit of Joint Venture

The Group's share of the results of its joint venture for the six months ended June 30, 2026 has not been recognised, as the joint venture's financial statements for the period had not been received at the date of these statements. The prior-period share of profit of $710.0 million arose principally from the revaluation of a property held by the joint venture. The Group's share of the current period's result will be recognised once the joint venture's financial statements are available.

Taxation

The Group recorded a taxation charge of $69.3 million for the six months, all arising in the first quarter, despite the pre-tax loss: profitable subsidiaries incur current and minimum taxes that losses elsewhere in the Group cannot relieve. The net deferred tax asset declined to $1,805.7 million at June 30, 2026, from $1,922.8 million at December 31, 2025.

Summary of Financial Position

Assets & Liabilities

Total assets as at June 30, 2026 stood at $59.4 billion, a decrease of $1,157.5 million or 1.9% from December 31, 2025. The reduction was driven principally by lower promissory notes, down 82.9% or $2,901.5 million as balances matured, and a 14.2% or $2,175.3 million decline in investment securities. These reductions were partly offset by growth in loans and other receivables, up 20.1% or $2,413.5 million on continued expansion of the Group's loan products, and a 29.3% or $1,241.6 million increase in reverse repurchase agreements. Investment in associates rose 4.9% or $677.7 million, reflecting the recovery in market valuations.

Total liabilities for the Group increased to $43.3 billion, a rise of $930.5 million or 2.2% over December 31, 2025. The movement was funded mainly by a 4.4% or $808.7 million increase in loans and a 6.8% or $567.2 million increase in securities sold under repurchase agreements, partly offset by a 3.6% or $547.1 million reduction in accounts payable.

SUMMARY OF CHANGES ON THE STATEMENT OF FINANCIAL POSITION

Description	Unaudited June 30, 2026 J$'000	Audited December 31, 2025 J$'000	Change J$'000	% Change
Total Assets	59,368,525	60,526,056	(1,157,531)	-1.9%
Total Liabilities	43,272,907	42,342,365	930,542	2.2%
Equity Attributable to Shareholders of the Parent	10,842,936	12,149,915	(1,306,979)	-10.8%
Total Equity	16,095,618	18,183,691	(2,088,073)	-11.5%
Net Book Value per Stock Unit	**$9.03**	**$10.12**	**($1.09)**	**(10.8%)**

Shareholders' Equity

Total equity attributable to shareholders of the parent closed at $10.8 billion as at June 30, 2026, a decrease of $1,307.0 million or 10.8% from December 31, 2025. The reduction was driven by a $966.8 million decrease in retained earnings — comprising the net loss for the period and a transfer of realised fair value gains — together with a $333.6 million decline in fair value reserves. Total equity, including non-controlling interests, closed at $16.1 billion, a reduction of 11.5% from December 31, 2025. Net book value per stock unit closed at $9.03, compared with $10.12 at December 31, 2025.

The Group's second-quarter return to profitability, and the recovery in the fair value of its associated holdings, represent an encouraging turn following a difficult first quarter. Management remains focused on the disciplined growth of the Group's core lending and investment activities and on realising the value of its investment portfolio as market conditions continue to recover.

Signed by:

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Gary Peart
Group Chief Executive Officer

Corporate Social Responsibility

MAYBERRY
FOUNDATION

Making a difference
in the community

Investing Beyond Returns: A Day of Impact at Christel House

During the quarter, the Mayberry Foundation partnered with Christel House Jamaica, sponsoring a full day of nutrition and safe transportation for the school's entire student body of more than 400 students, spanning Kindergarten through Grade 6.

Christel House Jamaica, a non-profit, no-fee school located in Twickenham Park, St. Catherine, serving children from some of the parish's most underserved communities; is the only school in Jamaica that provides everything a child needs to succeed, including tuition, daily meals, transportation, uniforms, books and supplies, and character development programming at no cost to families. This holistic approach directly addresses one of the country's most pressing challenges: according to the Jamaica Education Transformation Report (2022), over 17% of primary-age children are out of school, due mainly to economic factors such as lunch money and transportation fare.

The Foundation's sponsorship ensured that every student was safely transported to and from school and nourished with healthy meals for the day, removing, even briefly, two of the most significant barriers to consistent school attendance.

This partnership reflects Mayberry's continued commitment to youth development through health, education, and community upliftment, and its belief that investing in Jamaica's children yields the greatest returns of all. Transformed lives, strengthened families, and thriving communities.

Pictured L:R (Taneshia Stoney Dryden-CEO, Christel House Jamaica, Desiree Wheeler- Marketing Manager, Mayberry Investments Limited, Kayree Berry-Teape-CEO, Mayberry Foundation, Jason Scott-Principal, Christel House Jamaica)

Running with Purpose: Mayberry Returns as Associate Sponsor of the CB Group UWI 5K

The Mayberry Foundation was proud to return as an Associate Sponsor of the CB Group UWI 5K & Run with Passion Kids K, one of Jamaica's premier charity road races and a signature fundraising event for The University of the West Indies.

While thousands of participants brought energy and community spirit to the course, the event's true impact extends well beyond the finish line. Part proceeds from this year's staging will provide vital relief funds for members of the UWI Western Campus community affected by Hurricane Melissa last year, while also funding scholarships for the next generation of Jamaican leaders.

For Mayberry, the sponsorship represents a dual investment, supporting immediate recovery efforts for students and staff whose lives were disrupted by the hurricane, and strengthening long-term access to tertiary education for talented young people who might otherwise be unable to afford it.

The Foundation's continued participation in the CB Group UWI 5K reflects its broader commitment to education, community resilience, and national development, and its conviction that Jamaica's brightest returns come from investing in its people.

Turning the Page: Mayberry Celebrates Read Across Jamaica Day at Christel House

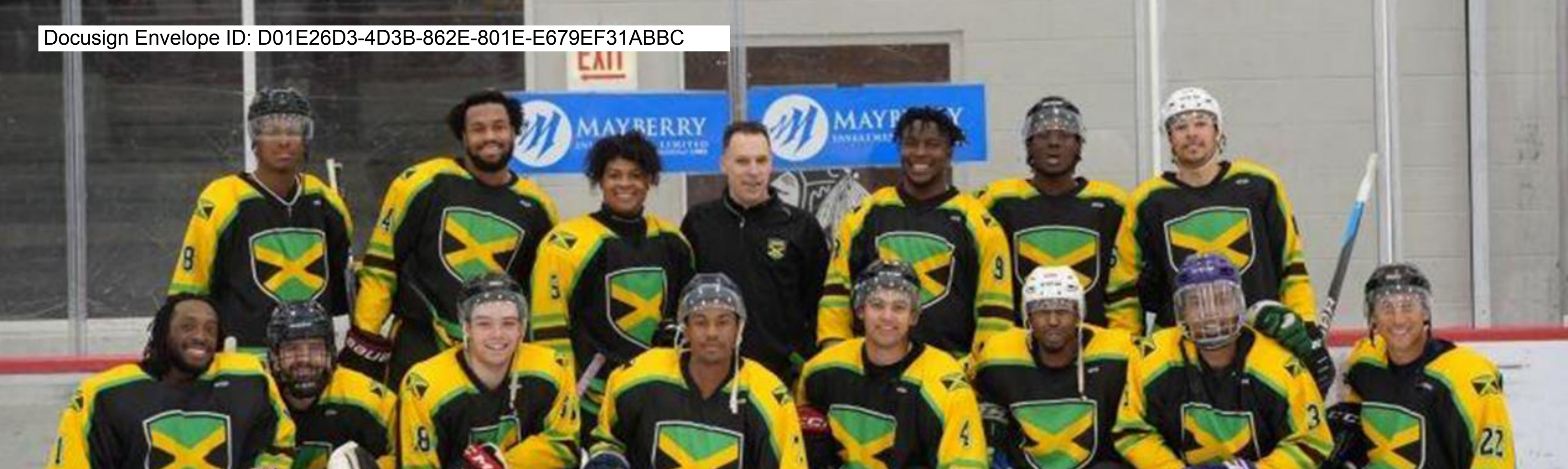
The Mayberry Foundation visited Christel House Jamaica to celebrate Read Across Jamaica Day with the school's Grade 3 students, joining educators across the island in promoting literacy as the foundation of lifelong learning.

Team members spent the morning reading with students, sharing stories, and encouraging a love of books. The school, a non-profit, no-fee institution in Twickenham Park, St. Catherine, serves more than 400 students from underserved communities, and its investment in literacy is already bearing fruit.

The visit builds on the Foundation's growing partnership with Christel House Jamaica and reflects Mayberry's belief that meaningful corporate citizenship extends beyond financial support, it means showing up, engaging directly with young people, and investing time in the communities the company serves.

Through initiatives like this, The Mayberry Foundation continues its commitment to education and youth development, helping to nurture the confident readers, thinkers, and leaders of Jamaica's next generation.

Pictured L:R (Rayon Wright- Senior Investment Advisor, Mayberry Investments Limited, Taneshia Stoney Dryden- CEO, Christel House Jamaica, Okelia A. Parredon- Vice President Sales and Client Services, Mayberry Investments Limited and Kayree Berry-Teape- CEO, Mayberry Foundation)



Breaking the Ice: Mayberry Backs Team Jamaica at the Challenger Series in Chicago

As Title Sponsor of the Jamaica Ice Hockey Federation, The Mayberry Foundation proudly supported Team Jamaica at the first leg of the Challenger Series, held May 7–10 at the Fifth Third Arena in Chicago, home of the NHL's Chicago Blackhawks.

Jamaica opened the tournament in stunning fashion, defeating defending champions Greece 7–5 in a performance that showcased the squad's remarkable depth, with seven different players finding the net. After a setback against Puerto Rico, the team rebounded with a convincing 6–2 victory over Lebanon to close out the leg.

Jamaica finished the series joint top of the table with Greece on six points, having won two of three matches and conceded the fewest goals of any team in the tournament. Captain Taos Jordan led the scoring with four goals across the three games, while goalkeeper Tyler Krivtsov was voted Player of the Match in both victories for a series of outstanding saves. Points earned in Chicago carry forward to the second leg of the tournament in Montreal this July.

The occasion was made even more special by the presence of the Chicago District Sales Manager of the Jamaica Tourist Board, who came out in support of the team, a reflection of the national pride this squad is generating on the international stage.

Mayberry's title sponsorship of the Federation reflects the Foundation's commitment to expanding opportunities for Jamaican athletes in non-traditional sporting arenas and carrying the nation's flag and its indomitable spirit onto the world stage. The journey is just beginning, and Mayberry will be behind Team Jamaica every step of the way.

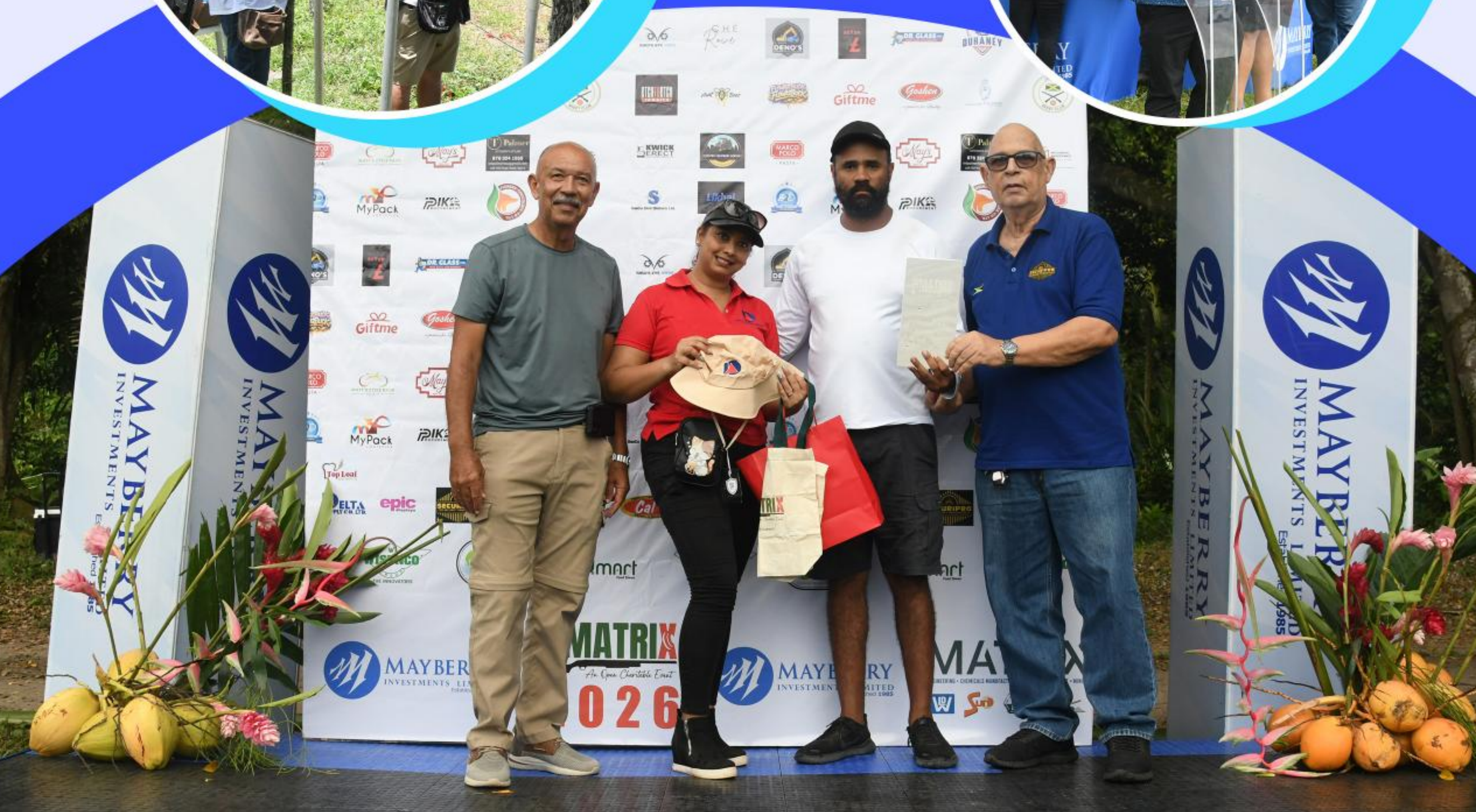
On Target: Mayberry Serves as Title Sponsor of the MATRIX Clays Tournament

Mayberry Investments Limited was proud to serve as Title Sponsor of the Mayberry Investments Limited MATRIX Clays Tournament, one of the most anticipated fixtures on Jamaica's sport shooting calendar.

The event delivered on every front. Fierce competition, electric energy, and standout performances from competitors who rose to the occasion across the various categories. The tournament brought together seasoned marksmen and emerging talent alike, showcasing the discipline, precision, and sportsmanship that define the sport of clay shooting.

For Mayberry, the title sponsorship represents more than brand visibility; it is an investment in the growth and development of sport in Jamaica. Supporting well-organized, competitive events of this calibre helps to broaden the local sporting landscape, foster camaraderie within the business and sporting communities, and create platforms where excellence is celebrated.

Mayberry extends congratulations to all winners and competitors, and thanks to the organizers whose efforts made the tournament a resounding success. The company looks forward to continuing its support of events that bring people together in the spirit of competition and community.



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Unaudited June 30 2026 J$'000	Unaudited June 30 2025 J$'000	Audited Dec 31 2025 J$'000
ASSETS			
Cash resources	1,658,198	2,934,063	2,090,121
Investment securities	13,107,338	18,158,098	15,282,599
Investment in associates	14,644,036	12,084,276	13,966,382
Investment in joint ventures	2,398,334	3,458,943	2,422,627
Reverse repurchase agreements	5,474,328	3,206,024	4,232,725
Promissory notes	600,546	3,714,275	3,502,040
Loans and other receivables	14,419,122	13,368,368	12,005,587
Investment property	2,752,840	2,250,236	2,752,840
Property, plant and equipment	254,097	218,792	244,509
Right of use asset	91,649	65,094	121,558
Taxation recoverable	199,242	199,430	198,820
Intangible asset	1,963,107	1,482,889	1,783,415
Deferred taxation	1,805,688	1,648,129	1,922,833
TOTAL ASSETS	**59,368,525**	**62,788,617**	**60,526,056**
LIABILITIES			
Bank overdraft	511,611	1,032,062	388,522
Securities sold under repurchase agreements	8,885,267	9,990,759	8,318,064
Due to related companies	6,561	25,154	-
Loans	19,281,577	17,314,520	18,472,845
Accounts payable	14,466,169	13,767,977	15,013,265
Lease liability	121,722	89,323	149,669
Taxation payable	-	30,004	-
TOTAL LIABILITIES	**43,272,907**	**42,249,799**	**42,342,365**
STOCKHOLDERS' EQUITY			
Ordinary share capital	1,582,383	1,582,382	1,582,382
Fair value reserves	370,524	724,482	704,096
Translation reserve	110,162	194,779	116,759
Other reserves	77,939	77,939	77,939
Retained earnings	8,701,928	11,137,111	9,668,739
Equity attributable to shareholders of the parent	**10,842,936**	**13,716,693**	**12,149,915**
Non-controlling interest	5,252,682	6,822,125	6,033,776
TOTAL EQUITY	**16,095,618**	**20,538,818**	**18,183,691**
TOTAL EQUITY AND LIABILITIES	**59,368,525**	**62,788,617**	**60,526,056**
Net Book Value per Stock Unit	**$9.03**	**$11.42**	**$10.12**

Approved by the Board of Directors for issue on August 13, 2026 and signed on its behalf by:

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Christopher Berry
Chairman

Signed by:
CE3EBB865C9E490...

Gary Peart
Director

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

FOR THE PERIOD ENDED JUNE 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Unaudited 3 Months June 30, 2026 J$'000	Unaudited 3 Months June 30, 2025 J$'000	Unaudited 6 Months June 30, 2026 J$'000	Unaudited 6 Months June 30, 2025 J$'000	Audited 12 Months December 31, 2025 J$'000
Net Interest Income and Other Revenues					
Interest income	480,439	588,718	843,656	1,235,204	2,343,780
Interest expense	(488,377)	(935,081)	(1,244,129)	(1,524,426)	(2,675,278)
Net interest (expense)/income	(7,938)	(346,363)	(400,473)	(289,222)	(331,498)
Consulting fees and commissions	188,077	252,905	385,645	393,601	989,867
Dividend income	97,509	138,961	108,466	140,307	479,786
Net trading gains/(losses)	(1,320)	10,865	1,047	7,792	8,503
Net foreign exchange gains/(losses)	(196,828)	69,120	156,006	198,534	226,218
Net unrealised gains/(losses) on financial instruments at FVTPL	414,076	(334,809)	519,580	(893,580)	(1,280,832)
Net unrealised gains/(losses) on investments in associates at FVTPL	796,541	(943,695)	(750,625)	(2,480,094)	(3,294,732)
Unrealised gains/(losses) on investment properties	-	(315,341)	-	-	357,247
Other income	15,082	(1,266)	15,747	2,040	30,455
	1,305,199	**(1,469,623)**	**35,393**	**(2,920,622)**	**(2,814,986)**
Operating Expenses					
Salaries, statutory contributions and staff costs	275,599	131,323	589,064	396,452	1,068,444
Provision for credit losses	30,000	8,750	39,000	17,500	(5,321)
Operational losses	94	238	493	238	-
Depreciation and amortisation	57,025	42,500	101,805	88,955	205,413
Asset tax	-	30,000	93,299	117,535	87,535
Other operating expenses	320,763	345,946	725,923	575,618	1,394,691
	683,480	**558,757**	**1,549,583**	**1,196,298**	**2,750,762**
Operating Profit/(Loss)	**621,719**	**(2,028,380)**	**(1,514,190)**	**(4,116,920)**	**(5,565,748)**
Share of profit/(loss) of joint venture	-	191,554	-	710,015	(211,083)
Profit/(Loss) before Taxation	**621,719**	**(1,836,826)**	**(1,514,190)**	**(3,406,905)**	**(5,776,831)**
Taxation (charge)/credit	-	-	(69,251)	-	260,314
Net Profit/(Loss)	**621,719**	**(1,836,826)**	**(1,583,441)**	**(3,406,905)**	**(5,516,517)**
Attributable to:					
Stockholders of the parent	188,392	(1,160,302)	(983,688)	(1,646,651)	(3,068,093)
Non-controlling interest	433,328	(676,524)	(599,752)	(1,760,254)	(2,448,424)
	621,719	**(1,836,826)**	**(1,583,441)**	**(3,406,905)**	**(5,516,517)**
Number of shares in issue - '000	1,201,149	1,201,149	1,201,149	1,201,149	1,201,149
Earnings/(Loss) per stock unit	**$0.16**	**($0.97)**	**($0.82)**	**($1.37)**	**($2.55)**

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD ENDED JUNE 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Unaudited 3 Months June 30, 2026 J$'000	Unaudited 3 Months June 30, 2025 J$'000	Unaudited 6 Months June 30, 2026 J$'000	Unaudited 6 Months June 30, 2025 J$'000	Audited 12 Months December 31, 2025 J$'000
Profit/(Loss) for the period	**621,719**	**(1,836,826)**	**(1,583,441)**	**(3,406,905)**	**(5,516,517)**
Other Comprehensive Income, Net of Taxation:					
Item that will not be reclassified to profit or loss					
Net unrealised gains/(losses) on financial instruments – FVOCI	(331,351)	(354,664)	(498,036)	(602,793)	(770,565)
Item that may be reclassified to profit or loss					
Foreign currency translation adjustments	108,861	22,118	(6,598)	36,863	(40,880)
Other comprehensive income, net of taxes	**(222,490)**	**(332,546)**	**(504,633)**	**(565,930)**	**(811,445)**
Total Comprehensive Income/(Loss)	**399,229**	**(2,169,372)**	**(2,088,074)**	**(3,972,835)**	**(6,327,962)**
Total comprehensive income/(loss) attributable to:					
Stockholders of the parent	75,133	(1,327,260)	(1,306,640)	(1,929,114)	(3,495,838)
Non-controlling interests	324,096	(842,112)	(781,434)	(2,043,721)	(2,832,124)
	399,229	**(2,169,372)**	**(2,088,074)**	**(3,972,835)**	**(6,327,962)**
Comprehensive income/(loss) per stock unit	**$0.06**	**($1.10)**	**($1.09)**	**($1.61)**	**($2.91)**

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED JUNE 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Share Capital J$'000	Fair Value Reserve J$'000	Translation Reserve J$'000	Other Reserve J$'000	Retained Earnings J$'000	Non-Controlling Interest J$'000	Total J$'000
Balance at January 1, 2025	**1,582,382**	**1,011,781**	**157,639**	**77,939**	**12,966,156**	**8,865,900**	**24,661,797**
Net loss	-	-	-	-	(1,646,651)	(1,760,254)	(3,406,905)
Other comprehensive loss	-	(319,326)	36,863	-	-	(283,467)	(565,930)
Realised gains transferred to retained earnings	-	32,027	277	-	(32,250)	(54)	-
Ordinary dividends paid	-	-	-	-	(150,144)	-	(150,144)
Balance at June 30, 2025	**1,582,382**	**724,482**	**194,779**	**77,939**	**11,137,111**	**6,822,125**	**20,538,818**
Balance at January 1, 2026	**1,582,382**	**704,096**	**116,759**	**77,939**	**9,668,739**	**6,033,776**	**18,183,691**
Net loss	-	-	-	-	(983,688)	(599,752)	(1,583,440)
Other comprehensive loss	-	(316,354)	(6,598)	-	-	(181,681)	(504,633)
Realised fair value gains transferred to retained earnings, and realignment of opening balances to the audited December 2025 statements	1	(17,218)	1	-	16,877	339	-
Balance at June 30, 2026	**1,582,383**	**370,524**	**110,162**	**77,939**	**8,701,928**	**5,252,682**	**16,095,618**

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED JUNE 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Unaudited 6 Months June 30, 2026 J$'000	Unaudited 6 Months June 30, 2025 J$'000	Audited 12 Months December 31, 2025 J$'000
Cash Flows from Operating Activities			
(Loss)/profit before taxation	(1,514,190)	(3,406,905)	(5,776,831)
Adjustments for items not affecting cash	175,445	2,812,472	4,734,085
Changes in operating assets and liabilities:			
Loans and other receivables	(2,017,346)	(1,842,443)	(1,740,713)
Investments	2,694,841	(4,715,151)	538,965
Promissory notes	2,901,494	499,993	1,795,372
Taxation recoverable/payable	116,723	-	-
Reverse repurchase agreements	(994,765)	2,178,191	2,362,879
Investment in associates	(1,428,280)	(111)	(1,160,975)
Investment in joint ventures	24,293	-	-
Accounts payable	(835,334)	96,757	3,347,580
Securities sold under resale agreement	567,203	911,403	(715,136)
Loans	-	(465,762)	(139,707)
Cash (used in)/provided by operations	**(309,915)**	**(3,931,556)**	**3,245,519**
Interest received	434,841	1,055,522	2,480,707
Interest paid	(949,330)	(796,561)	(2,426,285)
Net cash (used in)/provided by operating activities	**(824,404)**	**(3,672,595)**	**3,299,941**
Cash Flows from Investing Activities			
Purchase of property, plant and equipment	(81,484)	(20,172)	(51,345)
Net purchase of intangible asset	(179,692)	(192,957)	(566,477)
Proceeds from sale of property, plant and equipment	-	-	6,365
Additions to investment properties	-	-	(213,739)
Net cash (used in)/provided by investing activities	**(261,176)**	**(213,129)**	**(825,196)**
Cash Flows from Financing Activities			
Loans received	4,024,133	3,579,511	5,404,350
Loans repaid	(3,215,400)	-	(4,800,864)
Dividend payment	-	(150,144)	(150,144)
Lease payment	(27,947)	5,685	(30,545)
Net cash (used in)/provided by financing activities	**780,786**	**3,435,052**	**422,797**
Net (decrease)/increase in cash and cash equivalents	**(304,793)**	**(450,672)**	**2,897,542**
Exchange gain/(loss) on foreign cash balances	(3,380)	-	48,707
Cash and cash equivalents at beginning of period	5,607,943	2,661,694	2,661,694
Cash and Cash Equivalents at End of Period	**5,299,770**	**2,211,022**	**5,607,943**
Represented by:			
Cash resources	1,658,198	2,934,063	2,090,121
Investment securities with 90-day maturity	4,153,182	309,021	3,906,344
Bank overdraft	(511,611)	(1,032,062)	(388,522)
Cash and Cash Equivalents at End of Period	**5,299,770**	**2,211,022**	**5,607,943**

1. Identification and Principal Activities

(a) Mayberry Group Limited ("the Company") is a company limited by shares, incorporated in St. Lucia under the International Business Companies Act and its registered office is located at Bourbon House, Bourbon Street, Castries, St. Lucia.

The Company is a publicly listed company with its shares listed on the Jamaica Stock Exchange ("JSE").

The principal activities of the Company, its subsidiaries, associated companies and joint venture operation comprise dealing in securities, portfolio management, investment advisory services, operating a foreign exchange cambio, managing funds on behalf of clients and administrative and investment management services for pension plans, the investing and trading of Jamaican equity securities, the investing in unquoted securities, money services, general insurance business, the distribution of food and beverages and gaming and lottery operations.

The Company, its subsidiaries, associates and joint venture operations are collectively referred to as "the Group".

(b) Reorganisation of the Mayberry Group of Companies

At an extraordinary General Meeting held on July 26, 2023, the stockholders of Mayberry Investments Limited (MIL) approved the reorganisation of the Mayberry Group of Companies under a Scheme of Arrangement. The Scheme of Arrangement was then approved by the Supreme Court of Jamaica in September 2023 in accordance with the Jamaica Companies Act. In December 2023, the new holding company, Mayberry Group Limited (MGL) was listed on the Jamaica Stock Exchange and at the same time MIL was delisted. The existing shareholders of MIL exchanged their shares for MGL shares of equal value. At December 31, 2023, MIL also transferred ownership of all its subsidiaries directly to MGL.

The consideration for the transfer of ownership of the subsidiaries from MIL to MGL was effected by interest bearing promissory notes.

As the reorganisation is a transaction among entities under common control, the Group has applied the predecessor method of accounting. Under the predecessor method, the Group does not remeasure assets and liabilities to their fair values, instead incorporating them at the amounts previously recorded in the books of the Group companies, adjusted only to harmonise accounting policies where necessary, and no goodwill arises. The consolidated financial statements present the results of the Group as if Mayberry Group Limited had been in existence and the reorganisation had occurred at the beginning of the earliest period presented. Consequently, these consolidated financial statements include the full year's results of all group companies for all periods presented.

2. Basis of Preparation

These interim condensed consolidated financial statements (interim financial statements) have been prepared in accordance with IAS 34 Interim Financial Reporting. These interim financial statements should be read in conjunction with the Group's last annual consolidated financial statements as at and for the year ended December 31, 2025 ('last financial statements'), which were prepared in accordance with International Financial Reporting Standards (IFRS) and the Jamaican Companies Act. These interim financial statements are presented in Jamaica dollars, which is the Group's presentation currency.

3. Material Accounting Policies

The accounting policies applied in these interim financial statements are the same as those applied in the Group's financial statements as at and for the year ended December 31, 2025, which were prepared in accordance with International Financial Reporting Standards (IFRS).

4. Segment Reporting

The Board of Directors considers the Group to have a single operating segment. The Board of Directors' asset allocation decisions are based on a single, integrated investment strategy and the Group's performance is evaluated on an overall basis, which is as per the primary financial statements of the Group.

5. Investment in Dolla Financial Services Limited

In June 2026, the Group acquired additional shares in Dolla Financial Services Limited ("Dolla"). The acquisition is subject to approval by the Bank of Jamaica. The Group submitted the required application, which remained pending at June 30, 2026. At the reporting date, the investment is classified as a financial asset at fair value through profit or loss and measured using Dolla's quoted market price at June 30, 2026. Changes in fair value are recognised in profit or loss.

The Group will reassess the classification of the investment when the regulatory approval process is concluded. Should approval be obtained, the interest will be remeasured to its fair value at the date of approval, with any resulting gain or loss recognised in profit or loss, and that fair value will form the basis for the subsequent accounting treatment in accordance with the applicable IFRS Accounting Standards.

TOP TEN SHAREHOLDERS AND CONNECTED PERSONS

AS AT JUNE 30, 2026

Top Ten Shareholders	Shareholdings
PWL Bamboo Holdings Limited	467,788,872
Konrad Berry	422,710,147
Gary Peart	45,566,765
Mayberry Managed Client Accounts	32,986,455
VDWSD Limited	29,990,000
Konrad Limited	28,607,890
The Mayberry Foundation Limited	12,694,447
Genevieve Berry	10,578,903
Christine Wong	8,072,273
Mayberry Investments Limited Pension Scheme	6,481,590

Connected Persons	Shareholdings
Mayberry Managed Clients Accounts	1,600,372
Mayberry Individual Retirement Scheme	1,000,000
Est. Doris Berry	732,262
A+ Plus Medical Centre	500,000
Mayberry Staff Investment Club	115,772
Est. Maurice Berry	10

SHAREHOLDINGS OF DIRECTORS AND SENIOR MANAGEMENT

AS AT JUNE 30, 2026

Directors	Shareholdings	Connected Persons & Shareholdings
Christopher Berry	2,141,350	472,136,756
Konrad Berry **	422,710,147	42,428,888
Gary Peart **	45,566,765	30,911,455
Erwin Angus	1,200,100	2,000,000
Gladstone Lewars **	2,431,500	-
Alok Jain	-	3,010,372
Walter Scott	-	-
Richard Surage	-	-
Company Secretary		
FinSec Limited	-	-

*** Includes holdings in joint accounts.*

www.mayberryinv.com
General & Sales Inquiries: (876) 929-1908-9 | sales@mayberryinv.com | Fax: (876) 929-1501
MAYBERRYINVJA | @MAYBERRYINVJA | Mayberry Investments Limited