



Q3 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 9 Months Ended September 30, 2026

YTD NET PROFIT/(LOSS) ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

RETURN TO PROFITABILITY

YTD Sep. 2026: J\$585.8M
YTD Sep. 2025: J\$(2.4B)

Q3 NET PROFIT ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

J\$1.6B

THREE MONTHS ENDED SEP. 30, 2026

Q3 Sep. 2026: J\$1.6B
Q3 Sep. 2025: J\$(751.4M)

TOTAL COMPREHENSIVE INCOME/(LOSS) ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

J\$341.1M

NINE MONTHS ENDED SEP. 30, 2026

YTD Sep. 2026: J\$341.1M
YTD Sep. 2025: J\$(2.7B)

TOTAL ASSETS

9.1%

INCREASE OVER DEC. 2025

Sep. 2026: J\$66.1B
Dec. 2025: J\$60.5B

TOTAL EQUITY ATTRIBUTABLE TO STOCKHOLDERS OF THE PARENT

2.8%

INCREASE OVER DEC. 2025

Sep. 2026: J\$12.5B
Dec. 2025: J\$12.1B

NET BOOK VALUE PER STOCK UNIT

2.8%

INCREASE OVER DEC. 2025

Sep. 2026: J\$10.40
Dec. 2025: J\$10.12
Sep. 2025: J\$10.74

Financial Results



CHIEF EXECUTIVE OFFICER'S COMMENTARY ON FINANCIAL RESULTS

(expressed in Jamaica dollars unless otherwise indicated)

A strong third quarter shows the turnaround is under way. Mayberry Investments Limited earned \$326.7 million in the quarter. Mayberry Jamaican Equities earned total comprehensive income of \$1.19 billion in the quarter and cut its nine-month loss to \$11.0 million, from \$4.1 billion. The Group returned to profit, with net profit attributable to stockholders of \$585.8 million, and book value per stock unit recovered to \$10.40.

Group Operating Results

For the nine months ended September 30, 2026, net profit attributable to stockholders was \$585.8 million, compared with a net loss attributable to stockholders of \$2,398.0 million for the corresponding period in 2025. The turnaround came in the third quarter, when net profit attributable to stockholders was \$1,569.5 million, compared with a net loss of \$751.4 million for the third quarter of 2025, more than reversing the net loss of \$983.7 million reported for the first half. Earnings per stock unit were \$0.49 for the nine months (2025: loss of \$2.00) and \$1.31 for the quarter (2025: loss of \$0.63). Total comprehensive income attributable to stockholders for the nine months was \$341.1 million, compared with a total comprehensive loss of \$2,743.7 million.

Most of this profit is unrealised. Of net revenue of \$3,036.5 million for the nine months, \$2,333.2 million or 76.8% came from unrealised fair value gains on financial instruments (\$401.9 million), investment properties (\$297.5 million) and associates (\$1,633.9 million). Fees, dividends and trading contributed \$1,170.9 million and foreign exchange and other income \$252.3 million, while net interest was an expense of \$720.0 million. Unrealised gains are not cash and will move with market prices.

Economic and Business Environment

Jamaica's economy contracted by 2.9% year over year in the April to June 2026 quarter, an improvement on the 4.1% decline in the first quarter. Annual inflation rose to 8.6% in September, above the Bank of Jamaica's 4.0% to 6.0% target range, and the Bank raised its policy rate by 50 basis points to 6.00%, effective September 29, 2026. Local equities recovered strongly, with the JSE Combined Index up 21.2% in the year to September, lifting the value of the Group's equity holdings.

SUMMARY OF CHANGES ON THE STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME

Description	Unaudited 3 Months ended September 30, 2026 J\$'000	Unaudited 3 Months ended September 30, 2025 J\$'000	Change J\$'000	% Change	Unaudited 9 Months ended September 30, 2026 J\$'000	Unaudited 9 Months ended September 30, 2025 J\$'000	Change J\$'000	% Change
Net Interest Income/(Expense) and Other Revenues	3,001,121	(272,685)	3,273,806	n/m	3,036,514	(3,193,307)	6,229,821	n/m
Operating Expenses	926,069	748,334	177,735	23.8%	2,475,652	1,944,632	531,020	27.3%
Operating Profit/(Loss)	2,075,052	(1,021,019)	3,096,071	n/m	560,862	(5,137,939)	5,698,801	n/m
Share of profit/(loss) of joint venture	-	2,925	(2,925)	(100.0%)	-	712,940	(712,940)	(100.0%)
Profit/(Loss) before Taxation	2,075,052	(1,018,094)	3,093,146	n/m	560,862	(4,424,999)	4,985,861	n/m
Taxation credit/(charge)	88,736	-	88,736	n/m	19,485	-	19,485	n/m
Net Profit/(Loss)	2,163,788	(1,018,094)	3,181,882	n/m	580,347	(4,424,999)	5,005,346	n/m
Net Profit/(Loss) Attributable to Stockholders	1,569,500	(751,377)	2,320,877	n/m	585,811	(2,398,028)	2,983,839	n/m
Other Comprehensive Income/(Loss)	74,642	(117,753)	192,395	n/m	(429,991)	(683,683)	253,692	37.1%
Total Comprehensive Income/(Loss)	2,238,430	(1,135,847)	3,374,277	n/m	150,356	(5,108,682)	5,259,038	n/m
Total Comp. Income/(Loss) Attributable to Stockholders	1,647,776	(814,558)	2,462,334	n/m	341,136	(2,743,672)	3,084,808	n/m
Earnings/(Loss) Per Stock Unit	\$1.31	(\$0.63)	\$1.94	n/m	\$0.49	(\$2.00)	\$2.49	n/m

Financial Results



For lines that were negative in both periods, a positive percentage indicates a reduction in the loss. "n/m" denotes that the percentage change is not meaningful because the amount moved between a profit and a loss or the comparative is nil.

Operating Performance for the Nine Months Ended September 30, 2026

Net Interest Income/(Expense)

Net interest expense for the nine months was \$720.0 million, 75.2% or \$309.0 million higher than for the corresponding period in 2025. Interest income fell by 23.5% or \$444.6 million to \$1,443.6 million, mainly because promissory notes and bonds that earned interest have matured. Loans and other receivables are up 4.3% on September 2025. Interest expense fell by 5.9% or \$135.5 million to \$2,163.6 million, including a one-off charge of \$173.9 million recorded in the third quarter.

Non-Interest Income

- Net unrealised gains on financial instruments were \$401.9 million, compared with unrealised losses of \$1,152.8 million for the corresponding period in 2025.
- Net unrealised gains on investments in associates were \$1,633.9 million, including a gain of \$1,780.5 million on Dolla (see Note 5), compared with unrealised losses of \$2,792.2 million, as the recovery in market prices in the second and third quarters reversed the losses recorded in the first quarter.
- Unrealised gains on investment properties were \$297.5 million, all recognised in the third quarter (2025: nil).
- Dividend income increased by 41.7% or \$144.1 million to \$489.6 million.
- Net foreign exchange gains increased by 37.4% or \$60.2 million to \$221.5 million.
- Consulting fees and commissions were \$660.6 million, 1.6% or \$10.3 million higher than for the corresponding period in 2025.
- Net trading gains were \$20.7 million, compared with net trading losses of \$13.7 million for the corresponding period in 2025.

Operating Expenses

Total operating expenses for the nine months were \$2,475.7 million, 27.3% higher than for the corresponding period in 2025. Staff costs rose by \$277.1 million to \$932.9 million. Excluding a one-off credit of \$108.9 million in 2025, the increase was \$168.2 million, or 22.0%, mainly salaries and benefits (\$110.6 million) and life and health insurance (\$23.4 million).

Other operating expenses increased by 14.9% or \$153.4 million, including a one-off charge of \$26.3 million recorded in the third quarter, depreciation and amortisation by 35.4% or \$50.4 million, and the provision for credit losses was \$69.0 million (2025: \$26.3 million). Operating expenses for the third quarter were \$926.1 million, 23.8% higher than the \$748.3 million recorded for the third quarter of 2025.

Share of Profit of Joint Venture

The joint venture's results were not available in time; our share will be recognised when received.

Taxation

The Group recorded a net taxation credit of \$19.5 million for the nine months (2025: nil), as a credit of \$88.7 million in the third quarter more than offset the charge of \$69.3 million recorded in the first half. As a result, net profit of \$580.3 million exceeded profit before taxation of \$560.9 million. The deferred tax asset stood at \$1,933.9 million at September 30, 2026, compared with \$1,922.8 million at December 31, 2025.

Financial Results



Summary of Financial Position

Assets & Liabilities

Total assets were \$66.1 billion at September 30, 2026, up 9.1% or \$5,536.0 million from December 31, 2025. Loans and other receivables grew by 23.3% or \$2,797.0 million. Investment in associates rose by \$2,712.7 million, reflecting unrealised gains of \$1,633.9 million and additional investment of \$1,078.7 million in existing associates. Investment securities increased by 10.9% or \$1,667.9 million, mainly from net purchases, and cash resources by \$1,161.4 million. Promissory notes fell by \$3,361.5 million as balances matured.

Total liabilities were \$47.7 billion, up 12.7% or \$5,385.3 million. The increase was mainly in accounts payable, up 34.1% or \$5,126.3 million, almost all at Mayberry Investments Limited, reflecting higher client cash balances held on behalf of clients pending investment or settlement. Client cash accounts at Mayberry Investments Limited totalled \$17.3 billion at September 30, 2026, compared with client payables of \$12.2 billion at December 31, 2025. Securities sold under repurchase agreements rose by 10.5% or \$869.3 million, while loans fell by 1.5% or \$270.9 million and bank overdraft by \$306.4 million.

Stockholders' Equity

Equity attributable to stockholders of the parent was \$12.5 billion at September 30, 2026, up \$341.2 million or 2.8% from December 31, 2025 and \$410.5 million or 3.2% below September 30, 2025. Net book value per stock unit was \$10.40, compared with \$10.12 at December 31, 2025 and \$10.74 at September 30, 2025.

Retained earnings increased by \$720.4 million, reflecting net profit attributable to stockholders of \$585.8 million, the transfer of \$134.2 million of realised fair value gains and other movements of \$0.4 million. Fair value reserves declined by \$378.2 million and the translation reserve by \$1.0 million. Total equity, including non-controlling interests, was \$18.3 billion, 0.8% higher than at December 31, 2025.

Excluding unrealised gains and losses and our share of joint venture results, our operations recorded a loss before taxation of \$1.57 billion for the nine months (2025: \$1.19 billion). In the third quarter that loss narrowed to \$289 million, from \$450 million. We're heading in the right direction, with more to do.

Signed by:

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Gary Peart
 Group Chief Executive Officer

Corporate Social Responsibility



Making a difference
in the community

Investing in Youth Through Sport: Mayberry Investments Caribbean Open Junior Tennis Championships 2026

For one week in July, The Liguanea Club in New Kingston belonged to the Caribbean's next generation of tennis talent. From July 6 to 10, young players from Jamaica, Grenada, and St. Vincent and the Grenadines played across eight age-group divisions at the 2026 Mayberry Investments Caribbean Open Junior Tennis Championships. The tournament was sanctioned by Tennis Jamaica and was one of Mayberry's main youth-focused activities for the third quarter.

Mayberry has supported the championship since 2011. In that time, it has grown from a local event into a regular stop on the regional junior calendar. The tournament is registered on the Universal Tennis Rating (UTR) platform, so every player leaves with an internationally recognised rating. For many young athletes, that rating can help them earn a scholarship to a university or college overseas.

The finals showed how competitive the tournament has become. In the Boys' 18 & Under final, Nasri Robinson lost the first set, battled back to take the second 7-5, and then won the third 4-0 to claim the title. Xenya Miller Brown won both the Girls' 16 & Under and 18 & Under titles, taking her 18 & Under final in a third-set match tiebreak. Chase Morin won the Boys' 12 & Under and 14 & Under titles without dropping a match.

Ajani Robinson won the Boys' 16 & Under title, Isabelle Bailey the Girls' 14 & Under, and Tsehai Falconer the Girls' 12 & Under. Akquin Johnson of St. Vincent and the Grenadines reached the Boys' 16 & Under final, a reminder of how strong the visiting players were.

After the last match, Mayberry hosted a poolside reception for players, coaches and parents to thank the visiting teams from Grenada and St. Vincent and the Grenadines. It was a fitting end to a week of hard competition and good sportsmanship.

For Mayberry, the championship is about more than one week of tennis. It is part of a long-term investment in the discipline, character and opportunities that sport gives young people, and in building a stronger nation.



Mayberry Foundation Returns to Support Mamby Park's Education Programme

As families prepared for the new school year this August, the Mayberry Foundation was proud to once again support the Mamby Park Baptist Church Education Programme. This is the second year in a row that the Foundation has partnered with the church to help children in nearby communities return to school ready to learn.

The programme is run by the church's Mission Ministry under the leadership of Pastor Rev. Sydney J. Hall. It helps students from communities close to the church, mainly Cassava Piece and White Hall, through scholarships and grants that cover school fees and supplies. The support reaches students at every stage of their education. It helps children returning to primary and high school, PEP awardees starting high school, and students who are the first in their families to go on to tertiary education.

Last year, Mayberry's contribution helped the church reach its goal of assisting 100 children. Building on that, the Foundation stepped forward again this quarter to keep the programme going for another school year.

For many families, the start of a new school year brings real financial pressure. By helping with fees and supplies, the programme lets students focus on their studies rather than on what they are missing. For the Mayberry Foundation, supporting this work is part of a long-standing commitment to education, community and nation building, one student at a time.



Pictured L:R (Mark Berry, Vice Chairman, Mayberry Group Limited, Reverend Sydney Hall, Mamby Park Baptist Church)



Mayberry Foundation Helps Lewis District Students Start the School Year Ready

Every September brings a fresh start for students, and for many families it also brings the cost of books, supplies and fees. In the third quarter, the Mayberry Foundation helped ease that cost for eight students in the rural community of Lewis District, St. Ann.

With the new term about to begin, the Foundation gave each of the eight students a book voucher, ready for them to use in time for the start of school. Each voucher let a student get the textbooks and materials they needed, so they could walk into their classrooms prepared on the first day.

The donation also helped the students' families. Parents and guardians in Lewis District work hard to give their children the best possible start, and the vouchers took some pressure off household budgets at one of the most expensive times of the year.

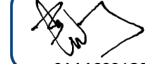
For the Mayberry Foundation, this donation shows how the right support at the right time can change how a child feels about the year ahead. Together with its other back-to-school efforts this quarter, the gift to Lewis District reflects Mayberry's ongoing commitment to education and to building stronger communities across Jamaica, one student at a time.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION**AS AT SEPTEMBER 30, 2026 (Unaudited)***(expressed in Jamaica dollars unless otherwise indicated)*

	Unaudited September 30 2026 J\$'000	Unaudited September 30 2025 J\$'000	Audited December 31 2025 J\$'000
ASSETS			
Cash resources	3,251,545	6,342,561	2,090,121
Investment securities	16,950,498	17,652,216	15,282,599
Investment in associates	16,679,051	11,881,516	13,966,382
Investment in joint ventures	2,419,036	3,471,257	2,422,627
Reverse repurchase agreements	4,185,888	3,042,002	4,232,725
Promissory notes	140,497	2,162,001	3,502,040
Loans and other receivables	14,802,605	14,192,977	12,005,587
Investment property	3,072,935	2,250,236	2,752,840
Property, plant and equipment	229,881	239,285	244,509
Right of use asset	81,149	60,047	121,558
Taxation recoverable	199,349	199,476	198,820
Intangible asset	2,115,710	1,630,952	1,783,415
Deferred taxation	1,933,938	1,648,129	1,922,833
TOTAL ASSETS	66,062,082	64,772,655	60,526,056
LIABILITIES			
Bank overdraft	82,140	700,049	388,522
Securities sold under repurchase agreements	9,187,359	9,941,171	8,318,064
Due to related companies	-	1,085	-
Loans	18,201,967	16,760,647	18,472,845
Accounts payable	20,139,601	17,878,936	15,013,265
Lease liability	116,578	87,796	149,669
TOTAL LIABILITIES	47,727,645	45,369,684	42,342,365
STOCKHOLDERS' EQUITY			
Ordinary share capital	1,582,382	1,582,382	1,582,382
Fair value reserves	325,893	651,489	704,096
Translation reserve	115,711	197,442	116,759
Other reserves	77,939	77,939	77,939
Retained earnings	10,389,175	10,392,332	9,668,739
Equity attributable to stockholders of the parent	12,491,100	12,901,584	12,149,915
Non-controlling interest	5,843,337	6,501,387	6,033,776
TOTAL EQUITY	18,334,437	19,402,971	18,183,691
TOTAL EQUITY AND LIABILITIES	66,062,082	64,772,655	60,526,056
Net Book Value per Stock Unit	\$10.40	\$10.74	\$10.12

Approved by the Board of Directors for issue on October 28, 2026 and signed on its behalf by:

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Christopher Berry
Chairman

Signed by:



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Gary Peart
Director

CONSOLIDATED STATEMENT OF PROFIT OR LOSS**FOR THE PERIOD ENDED SEPTEMBER 30, 2026 (Unaudited)***(expressed in Jamaica dollars unless otherwise indicated)*

	Unaudited 3 Months September 30, 2026 J\$'000	Unaudited 3 Months September 30, 2025 J\$'000	Unaudited 9 Months September 30, 2026 J\$'000	Unaudited 9 Months September 30, 2025 J\$'000	Audited 12 Months December 31, 2025 J\$'000
Net Interest Income and Other Revenues					
Interest income	599,970	652,992	1,443,626	1,888,196	2,343,780
Interest expense	(919,461)	(774,706)	(2,163,590)	(2,299,132)	(2,675,278)
Net interest (expense)/income	(319,491)	(121,714)	(719,964)	(410,936)	(331,498)
Consulting fees and commissions	274,928	256,655	660,573	650,256	989,867
Dividend income	381,181	205,256	489,647	345,563	479,786
Net trading gains/(losses)	19,662	(21,489)	20,709	(13,697)	8,503
Net foreign exchange gains/(losses)	65,532	(37,240)	221,538	161,294	226,218
Net unrealised gains/(losses) on financial instruments at FVTPL	301,375	(259,177)	401,856	(1,152,757)	(1,280,832)
Net unrealised gains/(losses) on investments in associates at FVTPL	1,965,449	(312,075)	1,633,923	(2,792,169)	(3,294,732)
Unrealised gains/(losses) on investment properties	297,464	-	297,464	-	357,247
Other income	15,021	17,099	30,768	19,139	30,455
	3,001,121	(272,685)	3,036,514	(3,193,307)	(2,814,986)
Operating Expenses					
Salaries, statutory contributions and staff costs	343,869	259,426	932,933	655,878	1,068,444
Provision for credit losses	30,000	8,750	69,000	26,250	(5,321)
Operational losses	1,405	12	1,898	250	-
Depreciation and amortisation	90,925	53,401	192,730	142,356	205,413
Asset tax	-	(30,000)	93,299	87,535	87,535
Other operating expenses	459,870	456,745	1,185,792	1,032,363	1,394,691
	926,069	748,334	2,475,652	1,944,632	2,750,762
Operating Profit/(Loss)	2,075,052	(1,021,019)	560,862	(5,137,939)	(5,565,748)
Share of profit/(loss) of joint venture	-	2,925	-	712,940	(211,083)
Profit/(Loss) before Taxation	2,075,052	(1,018,094)	560,862	(4,424,999)	(5,776,831)
Taxation credit/(charge)	88,736	-	19,485	-	260,314
Net Profit/(Loss)	2,163,788	(1,018,094)	580,347	(4,424,999)	(5,516,517)
Attributable to:					
Stockholders of the parent	1,569,500	(751,377)	585,811	(2,398,028)	(3,068,093)
Non-controlling interest	594,288	(266,717)	(5,464)	(2,026,971)	(2,448,424)
	2,163,788	(1,018,094)	580,347	(4,424,999)	(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	\$1.31	(\$0.63)	\$0.49	(\$2.00)	(\$2.55)

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD ENDED SEPTEMBER 30, 2026 (Unaudited)

(expressed in Jamaica dollars unless otherwise indicated)

	Unaudited 3 Months September 30, 2026 J\$'000	Unaudited 3 Months September 30, 2025 J\$'000	Unaudited 9 Months September 30, 2026 J\$'000	Unaudited 9 Months September 30, 2025 J\$'000	Audited 12 Months December 31, 2025 J\$'000
Profit/(Loss) for the period	2,163,788	(1,018,094)	580,347	(4,424,999)	(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	69,084	(120,416)	(428,952)	(723,209)	(770,565)
Item that may be reclassified to profit or loss					
Foreign currency translation adjustments	5,558	2,663	(1,039)	39,526	(40,880)
Other comprehensive income/(loss), net of taxes	74,642	(117,753)	(429,991)	(683,683)	(811,445)
Total Comprehensive Income/(Loss)	2,238,430	(1,135,847)	150,356	(5,108,682)	(6,327,962)
Total comprehensive income/(loss) attributable to:					
Stockholders of the parent	1,647,776	(814,558)	341,136	(2,743,672)	(3,495,838)
Non-controlling interests	590,654	(321,289)	(190,780)	(2,365,010)	(2,832,124)
	2,238,430	(1,135,847)	150,356	(5,108,682)	(6,327,962)
Comprehensive income/(loss) per stock unit	\$1.37	(\$0.68)	\$0.28	(\$2.28)	(\$2.91)

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**FOR THE PERIOD ENDED SEPTEMBER 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	-	-	-	-	(2,398,028)	(2,026,971)	(4,424,999)
Other comprehensive (loss)/income	-	(385,170)	39,526	-	-	(338,039)	(683,683)
Realised fair value gains/(losses) transferred to retained earnings	-	24,878	277	-	(25,652)	497	-
Ordinary dividends paid	-	-	-	-	(150,144)	-	(150,144)
Balance at September 30, 2025	1,582,382	651,489	197,442	77,939	10,392,332	6,501,387	19,402,971
Balance at January 1, 2026	1,582,382	704,096	116,759	77,939	9,668,739	6,033,776	18,183,691
Net profit	-	-	-	-	585,811	(5,464)	580,347
Other comprehensive (loss)/income	-	(243,636)	(1,039)	-	-	(185,316)	(429,991)
Realised fair value gains/(losses) transferred to retained earnings	-	(134,567)	-	-	134,227	340	-
Other movements	-	-	(9)	-	398	1	390
Balance at September 30, 2026	1,582,382	325,893	115,711	77,939	10,389,175	5,843,337	18,334,437

CONSOLIDATED STATEMENT OF CASH FLOWS**FOR THE PERIOD ENDED SEPTEMBER 30, 2026 (Unaudited)***(expressed in Jamaica dollars unless otherwise indicated)*

	Unaudited 9 Months September 30, 2026 J\$'000	Unaudited 9 Months September 30, 2025 J\$'000	Audited 12 Months December 31, 2025 J\$'000
Cash Flows from Operating Activities			
Profit/(loss) before taxation	560,862	(4,424,999)	(5,776,831)
Adjustments for items not affecting cash	(1,946,687)	3,626,495	4,734,085
Changes in operating assets and liabilities:			
Loans and other receivables	(3,029,689)	(2,498,409)	(1,740,713)
Investments	(1,266,043)	(5,759,666)	538,965
Promissory notes	3,361,543	2,038,431	1,795,372
Taxation recoverable/payable	(529)	-	-
Reverse repurchase agreements	(962,457)	2,586,418	2,362,879
Investment in associates	(1,078,746)	(240)	(1,160,975)
Investment in joint ventures	3,590	-	-
Accounts payable	4,783,153	3,755,295	3,347,580
Securities sold under repurchase agreements	869,295	861,815	(715,136)
Loans	-	(251,886)	(139,707)
Cash provided by/(used in) operations	1,294,292	(66,746)	3,245,519
Interest received	1,607,297	1,475,666	2,480,707
Interest paid	(1,646,489)	(1,124,355)	(2,426,285)
Net cash provided by/(used in) operating activities	1,255,100	284,565	3,299,941
Cash Flows from Investing Activities			
Purchase of property, plant and equipment	(137,693)	(40,717)	(51,345)
Net purchase of intangible asset	(332,295)	(377,517)	(566,477)
Proceeds from sale of property, plant and equipment	-	-	6,365
Additions to investment properties	(22,631)	-	(213,739)
Net cash used in investing activities	(492,619)	(418,234)	(825,196)
Cash Flows from Financing Activities			
Loans received	6,114,440	3,577,821	5,404,350
Loans repaid	(6,385,318)	-	(4,800,864)
Dividend payment	-	(150,144)	(150,144)
Lease payment	(33,091)	(4,168)	(30,545)
Net cash (used in)/provided by financing activities	(303,969)	3,423,509	422,797
Net increase/(decrease) in cash and cash equivalents	458,512	3,289,840	2,897,542
Exchange gain/(loss) on foreign cash balances	-	-	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	6,066,455	5,951,534	5,607,943
Represented by:			
Cash resources	3,251,545	6,342,561	2,090,121
Reverse repurchase agreements with 90-day maturity	2,897,050	309,022	3,906,344
Bank overdraft	(82,140)	(700,049)	(388,522)
Cash and Cash Equivalents at End of Period	6,066,455	5,951,534	5,607,943

NOTES TO THE FINANCIAL STATEMENTS

AS AT SEPTEMBER 30, 2026 (Unaudited)

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.

NOTES TO THE FINANCIAL STATEMENTS

AS AT SEPTEMBER 30, 2026 (Unaudited)

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 September 30, 2026. At the reporting date, the investment is included in investment in associates and measured at fair value through profit or loss, using Dolla's quoted market price at September 30, 2026. Changes in fair value are recognised in profit or loss.

At September 30, 2026, the Group held 1,292,166,255 Dolla shares, at a cost of \$3,150.9 million. The carrying amount was \$5,297.9 million, at Dolla's quoted price of \$4.10, including a fair value gain of \$1,780.5 million recognised in the nine months.

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.

6. Investment in Joint Venture

No share of the results of the joint venture has been recognised for the nine months ended September 30, 2026, as the joint venture's financial statements for the period had not been received at the date of these interim financial statements. The Group's share of the results will be recognised once those financial statements are available.

TOP TEN SHAREHOLDERS AND CONNECTED PERSONS

AS AT SEPTEMBER 30, 2026

Top Ten Shareholders

Shareholdings

PWL Bamboo Holdings Limited	467,988,872
Konrad Berry	422,710,147
Gary Peart	46,806,372
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 Client 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

AS AT SEPTEMBER 30, 2026

Directors	Shareholdings	Connected Persons & Shareholdings
Christopher Berry	2,141,350	472,336,756
Konrad Berry **	422,710,147	42,428,888
Gary Peart **	46,806,372	30,911,455
Erwin Angus	1,200,100	2,000,000
Gladstone Lewars **	2,431,500	-
Alok Jain	-	3,010,372
Walter Scott	1,000,000	-
Richard Surage	-	-

Company Secretary

FinSec Limited	-	-
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** Includes holdings in joint accounts.

www.mayberryinv.com

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