

CONSOLIDATED FINANCIAL HIGHLIGHTS FOR THE PERIOD ENDED JUNE 30, 2026

Segment Information for the period ended June 30, 2026

(With comparatives for the period ended June 30, 2025)

Expressed in thousands of Barbados dollars

	Financial Services			Retail and Other Services			Total		
	(Unaudited) 30-June-26 \$	(Unaudited) 30-June-25 \$	(Audited) 31-December-25 \$	(Unaudited) 30-June-26 \$	(Unaudited) 30-June-25 \$	(Audited) 31-December-25 \$	(Unaudited) 30-June-26 \$	(Unaudited) 30-June-25 \$	(Audited) 31-December-25 \$
Revenue									
Revenue from operations	19,487	18,137	38,736	1,914	-	-	21,401	18,137	38,736
Insurance service results	822	768	1,542	16	-	-	838	768	1,542
Other gains	-	-	-	17	(1)	29	(17)	29	-
Unallocated revenue							238	214	708
Total Revenue							22,494	19,118	41,015
Results									
Segment results	8,723	8,874	18,407	410	-	-	9,133	8,874	18,407
Share of results of associates	2,171	1,985	3,899	1,421	1,341	2,405	3,592	3,326	6,304
Unallocated segment results							(2,259)	(1,993)	(4,130)
Income before taxation							10,466	10,207	20,581
Taxation							(771)	(634)	(1,041)
Non-controlling interest							9,695	9,573	19,540
							(1,051)	(946)	(2,060)
							8,644	8,627	17,480
Other Information									
Operating assets	128,532	122,618	122,446	23,850	-	-	152,382	122,618	122,446
Intangible assets							9,866	-	-
Investment in associated companies	36,423	32,341	34,252	15,405	14,722	14,826	51,828	47,063	49,078
Unallocated corporate assets							1,283	6,691	16,528
Consolidated Corporate Assets							215,359	176,372	188,052
Operating liabilities	62,564	39,373	43,455	20,760	-	-	83,324	39,373	43,455
Unallocated corporate liabilities							2,647	21,509	24,409
Consolidated Corporate Liabilities							85,971	60,882	67,864
Capital expenditure	487	321	527	20,945	41	-	21,432	362	527
Unallocated capital expenditure							63	43	101
Capital Expenditure							21,495	405	628
Depreciation and right-of-use depreciation	299	335	648	381	-	-	680	335	648
Unallocated depreciation and right-of-use depreciation							265	261	525
Depreciation and right-of-use depreciation							945	596	1,173
Amortisation of Intangible				192			192	-	-