CAVE SHEPHERD & CO

CONSOLIDATED FINANCIAL HIGHLIGHTS FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Segment Information for the period ended September 30, 2026

(With comparatives for the period ended September 30, 2025)
Expressed in thousands of Barbados dollars

	Financial Services			Retail and Other Services			Total		
	(Unaudited) 30-Sept-26 $	(Unaudited) 30-Sept-25 $	(Audited) 31-December-25 $	(Unaudited) 30-Sept-26 $	(Unaudited) 30-Sept-25 $	(Audited) 31-December-25 $	(Unaudited) 30-Sept-26 $	(Unaudited) 30-Sept-25 $	(Audited) 31-December-25 $
Revenue									
Revenue from operations	**30,175**	27,742	38,736	**2,952**	-	-	**33,127**	27,742	38,736
Insurance service results	**1,251**	1,156	1,542	**25**	-	-	**1,276**	1,156	1,542
Other gains	**-**	-	-	**17**	29	29	**17**	29	29
Unallocated revenue							**515**	580	708
Total Revenue							**34,935**	29,507	41,015
Results									
Segment results	**13,457**	13,685	18,407	**616**	-	-	**14,073**	13,685	18,407
Share of results of associates	**3,256**	2,925	3,899	**1,719**	1,766	2,405	**4,975**	4,691	6,304
Unallocated segment results							**(3,094)**	(2,846)	(4,130)
Income before taxation							**15,954**	15,530	20,581
Taxation							**(1,183)**	(985)	(1,041)
Non-controlling interest							**14,771**	14,545	19,540
							(1,739)	(1,532)	(2,060)
							13,032	13,013	17,480
Other Information									
Operating assets	**131,765**	127,595	122,446	**23,910**	-	-	**155,675**	127,595	122,446
Intangible assets							**9,770**	-	-
Investment in associated companies	**35,526**	33,281	34,252	**12,636**	14,747	14,826	**48,162**	48,028	49,078
Unallocated corporate assets							**4,280**	3,673	16,528
Consolidated Corporate Assets							**217,887**	179,296	188,052
Operating liabilities	**63,908**	41,823	43,455	**20,555**	-	-	**84,463**	41,823	43,455
Unallocated corporate liabilities							**2,655**	20,366	24,409
Consolidated Corporate Liabilities							**87,118**	62,189	67,864
Capital expenditure	**984**	467	527	**21,504**	-	-	**22,488**	467	527
Unallocated capital expenditure							**79**	56	101
Capital Expenditure							**22,567**	523	628
Depreciation and right-of-use depreciation	**408**	506	648	**608**	-	-	**1,016**	506	648
Unallocated depreciation and right-of-use depreciation							**392**	393	525
Depreciation and right-of-use depreciation				**-**	-	-	**1,408**	899	1,173
Amortisation of Intangible	-	-	-	**288**	-	-	**288**	-	-
Unallocated Amortisation of Intangible							**-**	-	-
Amortisation of Intangible							**288**	-	-