

CONSOLIDATED FINANCIAL HIGHLIGHTS FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Consolidated Statement of Income For the period ended September 30, 2026

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

	(Unaudited) September 30, 2026 \$	(Unaudited) September 30, 2025 \$	(Audited) December 31, 2025 \$
Revenue			
Revenue from operations	33,642	28,322	39,443
Insurance service result	1,276	1,156	1,543
Other gains	17	29	29
Total Revenue	34,935	29,507	41,015
Expenses			
Other operating expenses	22,475	18,911	26,902
Depreciation, right-of-use depreciation and amortization	1,696	899	1,173
	24,171	19,810	28,075
Operating Profit before Associates' Results	10,764	9,697	12,940
Share of results of associates	4,975	4,691	6,304
Net Operating Profit	15,739	14,388	19,244
Gains on financial assets	215	1,142	1,337
Profit Before Taxation	15,954	15,530	20,581
Corporation tax	(1,183)	(985)	(1,041)
Net Profit from continuing operations	14,771	14,545	19,540
Attributable to:			
Equity holders of the Company	13,032	13,013	17,480
Non-controlling interest	1,739	1,532	2,060
	14,771	14,545	19,540
Earnings per share (EPS) - basic	\$0.70	\$0.70	\$0.94
Earnings per share (EPS) - fully diluted	\$0.67	\$0.67	\$0.90

Consolidated Statement of Cash Flows For the period ended September 30, 2026

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

	(Unaudited) September 30, 2026 \$	(Unaudited) September 30, 2025 \$	(Audited) December 31, 2025 \$
Net cash generated from operating activities	14,119	8,151	8,916
Net cash (used in)/generated from investing activities	(29,674)	2,143	6,292
Net cash generated from/(used in) financing activities	9,910	(9,672)	(4,843)
Net (decrease)/increase in cash and cash equivalents	(5,645)	622	10,365
Net cash at beginning of period	42,031	31,666	31,666
Net cash at end of period	36,386	32,288	42,031

DIRECTORS' REPORT

Financial Statements (unaudited) for the period ended September 30, 2026

For the nine months ending September 30, 2026, the Group recorded a profit attributable to equity holders of the Company of \$13.0 million or earnings per share (EPS) of \$0.70, both unchanged from the prior year. These results don't accurately reflect an otherwise very solid performance for the year-to-date for the Group with total revenues up 18% to \$34.9 million and operating profit is up 9% to \$15.7 million from \$14.4 million in 2025.

The Group's financial services businesses, Fortress Fund Managers, Cave Shepherd Card (Payce Digital), SigniaGlobe Financial Group, and DGM Financial Group all continue to perform well surpassing both budgets and prior year comparative results. Payce Digital has successfully migrated its card processing operations to a new provider which will provide a solid platform to grow that business in the future. Store All, our self-storage subsidiary, continues to show profitable results at both the operating and net profit levels and construction has also commenced on a new self-storage building in Lears.

Our travel-retail associate, GCS Limited (Ganzeer) revenues and profitability have been impacted in recent months due to a decrease in tourist spend, while Pick UP Taxi Inc.'s profitability from ride-sharing operations declined compared with 2025, reflecting increased competition in the market.

Our investment portfolio recorded unrealized gains of \$0.2 million, compared with \$1.1 million in the prior year, reflecting significantly weaker bond prices due to the significant increases in the level of US interest rates so far in 2026.

The Group's net assets stood at \$130.8 million, reflecting an increase from \$117.1 million in the prior year with net cash and liquid assets totalling \$39.6 million, underscoring our continued balance sheet strength and liquidity. The Board of Directors approved and paid an interim dividend of \$0.20 per share, which was paid in August 2026.

We are currently exploring expansion opportunities in Barbados and Guyana, which if successful, will improve the results in the years ahead. However, the last quarter of the year has historically been one of our strongest, therefore, we anticipate closing the year with an improved performance over the prior year.


Geoffrey Cave
Chairman


Roger Cave
Chief Executive Officer

October 16, 2026

Consolidated Statement of Financial Position As at September 30, 2026

(With comparatives as at September 30, 2025)
Expressed in thousands of Barbados dollars

	(Unaudited) September 30, 2026 \$	(Unaudited) September 30, 2025 \$	(Audited) December 31, 2025 \$
Current Assets			
Cash and cash equivalents	36,386	32,288	42,031
Restricted cash	2,091	2,024	2,042
Financial assets held at fair value through profit and loss	16,276	18,519	15,103
Trade and other receivables and prepayments	76,176	70,895	72,103
Corporation tax receivable	313	-	-
Other current assets	594	474	693
	131,836	124,200	131,972
Current Liabilities			
Borrowings	15,098	13,578	11,828
Trade and other payables	9,723	7,810	6,637
Insurance contract liabilities	45	40	66
Current portion of fixed income notes payable	4,500	7,000	6,000
Other current liabilities	3,033	1,934	5,939
	32,399	30,362	30,470
Working Capital	99,437	93,838	101,502
Investment in Associates and at fair value through profit and loss	50,057	49,977	51,015
Intangible assets and goodwill	9,770	-	-
Property, plant and equipment and right-of-use assets	26,224	5,119	5,065
Other long term liabilities	(54,719)	(31,827)	(37,394)
	130,769	117,107	120,188
Capital and Reserves attributable to the equity holders of the Company			
Share capital	40,234	39,769	39,924
Share option plan reserve	504	211	413
Retained earnings	82,601	72,580	73,316
	123,339	112,560	113,653
Non-controlling interest	7,430	4,547	6,535
	130,769	117,107	120,188

Consolidated Statement of Changes in Equity For the period ended September 30, 2026

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

Attributable to equity holders of the Company:			Non-controlling interest	
Share Capital	Retained Earnings	Share Option Reserve		Total
\$	\$	\$	\$	\$
39,458	62,865	379	3,749	106,451
-	13,013	-	1,532	14,545
39,458	75,878	379	5,281	120,996
-	(3,376)	-	-	(3,376)
-	-	-	(734)	(734)
-	78	(78)	-	-
90	-	(90)	-	-
221	-	-	-	221
39,769	72,580	211	4,547	117,107
39,458	62,865	379	3,749	106,451
-	17,480	-	2,060	19,540
39,458	80,345	379	5,809	125,991
-	(7,108)	-	-	(7,108)
-	-	-	(1,274)	(1,274)
-	-	203	-	203
-	79	(79)	-	-
90	-	(90)	-	-
376	-	-	-	376
-	-	-	2,000	2,000
39,924	73,316	413	6,535	120,188
39,924	73,316	413	6,535	120,188
-	13,032	-	1,739	14,771
39,924	86,348	413	8,274	134,959
-	(3,769)	-	-	(3,769)
-	-	-	(977)	(977)
-	-	165	-	165
-	22	(22)	-	-
52	-	(52)	-	-
-	-	-	133	133
258	-	-	-	258
40,234	82,601	504	7,430	130,769

(Unaudited)
Balance as at December 31, 2024
Net profit for the period

Dividends
Dividends paid to non-controlling interest
Expired share options
Exercised share options
Issue of shares

Balance as at September 30, 2025

(Audited)
Balance as at December 31, 2024
Net profit for the year

Dividends
Dividends paid to non-controlling interests
Employee share options
Expired share options
Exercised share options
Issue of shares
Issue of shares to non-controlling interest

Balance as at December 31, 2025

(Unaudited)
Balance as at December 31, 2025
Net profit for the period

Dividends
Dividends paid to non-controlling interests
Employee share options
Expired share options
Exercised share options
Acquisition of subsidiary
Issue of shares

Balance as at September 30, 2026