

# Financial Results

For The Six Months Ended

March 31, 2026

(Unaudited)

**Barita**  
Investments Limited

**Making Money Work For You Since 1977**





**\$4.9B**

Net Operating  
Revenue



**\$1.4B**

Net Profit



**\$36.4B**

Total Shareholder's  
Equity

---



**\$179.2B**

Total Assets



**64.4%**

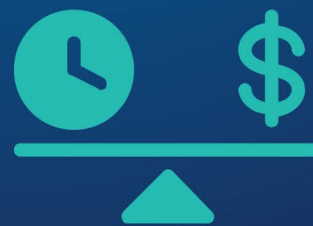
Efficiency Ratio

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**8.24%**

12M Trailing Return  
On Average Equity



**4.57**

Leverage

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## Chairman's Statement

**Mark Myers, Chairman**

The Board of Directors of Barita Investments Limited (“Barita” or “the Group”) presents the Group’s unaudited financial statements for the six months ended March 31, 2026, marked by a materially stronger Q2 performance and improving momentum heading into the second half of the financial year.

Barita delivered a materially stronger second-quarter performance in FY2026, with clear improvement across the Group’s core earnings drivers. Net operating revenues rose 72%, or \$1.55 billion, supported by strong growth in net interest income, higher asset management income, and robust gains on investment activities. Net profit after tax (NPAT) increased 87% year-over-year to \$1.2 billion, reflecting stronger execution, improved revenue conversion, and disciplined operating performance. This step-up in Q2 results lifted first-half net operating revenues by 36% to \$4.9 billion and NPAT by 17% to \$1.4 billion, reinforcing positive business momentum as we enter the second half of the financial year with confidence.

As part of its long-term strategic agenda, Barita advanced its growth objectives with the acquisition of JN Fund Managers Limited (JNFM). Following regulatory non-objection from the Financial Services Commission in December 2025, the transaction was finalized, and on January 19, 2026, the Group assumed full ownership and operational control of JNFM. In March 2026, the company received formal approvals to change its name to Barita Fund Managers Limited (“BFM”). From that date, BFM’s operating performance has been consolidated into Barita’s financial statements and is reflected in the results for the current reporting period.

With increased platform scale, Barita is better positioned to pursue cross-selling opportunities and realize synergies across investment management, wealth management, and pension services. As integration progresses, our disciplined approach remains focused on execution, continuity, and long-term value creation in support of sustainable growth and shareholder returns. The acquisition also strengthens Barita’s position within investment and wealth management and expands the Group’s capacity to serve clients and stakeholders across a broader set of needs.

As we navigate the current financial year, the four strategic priorities established at the beginning of the year continue to anchor our execution. We are strengthening profitability through business-line optimization, revenue-mix refinement, sharper asset management performance, and tighter cost discipline. We are deepening customer centricity through more personalized solutions and expanded digital engagement that enhance satisfaction and retention. We are advancing operating efficiency and excellence through targeted automation and process improvements that streamline execution. And we are reinforcing our risk and compliance posture through stronger frameworks that reduce residual risk, meet evolving regulatory demands, and strengthen governance.

We now turn to a more detailed review of the Group’s performance for 6M FY 2026.

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## Operating Performance

### Year-to-Date Performance

Barita generated net operating revenues of **\$4.9 billion** for the six (6) months to March 2026, representing an improvement of 36% or **\$1.3 billion** relative to the comparable period in the prior year. The increase was largely due to a 50% increase in gains on investment activities and continued growth in net interest income (NII). Net profit for the period was **\$1.4 billion** for the 6M FY 2026 period, increasing by 17% or **\$203 million** relative to the corresponding period in FY 2025.

### Quarterly Performance

For the quarter ended March 31, 2026, Barita recorded net operating revenues of **\$3.7 billion**, representing an increase of 72%, or **\$1.6 billion**, compared with the corresponding period in the prior year. This performance was driven primarily by a 154% increase in gains on investment activities and growth in net interest income.

Net profit after tax (NPAT) for the quarter was **\$1.2 billion**, an increase of **\$543 million**, or 87%, year-over-year. The improvement in profitability reflected stronger operating revenue, partially offset by an 85%, or **\$1.0 billion**, increase in operating expenses, driven mainly by higher administrative costs relative to the prior year. Earnings per share (EPS) for the quarter was **\$0.98**, compared with **\$0.52** in Q2 FY2025.

### Revenue Composition

#### Net Interest Income (NII):

NII increased by 145% to **\$937 million** year-to-date, and by 236% to **\$714 million** for the quarter, reflecting a materially higher contribution from interest-earning assets and a more favorable rate backdrop relative to the prior-year comparative periods.

Looking ahead, headline inflation remains within the Bank of Jamaica's 4.0% to 6.0% target range, measuring 4.3% as of March 2026. However, the distribution of risks has shifted meaningfully to the upside, with inflation now expected to trend higher and potentially breach the upper bound over the course of the year. This repricing reflects the pass-through of external commodity shocks into domestic price dynamics, prompting the Monetary Policy Committee to hold the policy rate at 5.50% in March following February's 25-basis-point reduction.

For the financial sector, these conditions remain broadly supportive of stable net interest income performance. That said, incremental net interest margin expansion over the near term is likely to be constrained given the limited scope for further easing in the current policy cycle and a global rates environment that continues to reinforce a 'higher for longer' profile.

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## Non-Interest Income:

Non-interest income increased by 23%, or **\$742 million**, year-over-year, driven primarily by gains on investment activities, but partially offset by foreign exchange losses.

### ***Fees & Commission Income:***

Fees and commissions increased by 9% to **\$2.0 billion**, compared to **\$1.9 billion** in 6M FY2025, driven mainly by asset management fees. The current period saw the business continue to benefit from growth in assets under management, with liquidity remaining well-managed to support sustained execution.

### ***Gain on Investment Activities:***

Gains on investment activities rose by **\$624 million** to **\$1.9 billion** in 6M FY2026, driven primarily by fair value appreciation across the equity portfolio, with notable contributions from the Real Estate Fund and other investment vehicles. More fundamentally, these gains reflect the continued maturation of an alternative investment platform in which real estate remains a long-term strategic growth pillar of the Group, now transitioning from predominantly valuation-led returns toward development execution, capital recycling, and, over time, a more recurring and cash-generative earnings profile.

### ***Alternative Investment Strategy Transition: Real Estate as a Long-Term Growth Platform***

Performance from our alternative investment portfolio continues to be anchored by the real estate platform, which we view as a long-term strategic growth pillar of the Group. To date, reported returns have been driven primarily by fair value appreciation, with private equity and private credit strategies also contributing realized gains in prior periods. More importantly, the platform is now progressing through a deliberate strategic transition: from valuation-led returns toward development execution and ultimately a more recurring and cash-generative earnings profile over time.

During the period, execution advanced across key assets, with continued pre-development activity including design finalization and progress toward regulatory approvals. Demolition works were completed at Harbour Street and Eden Gardens, positioning both properties for the next phase of construction readiness, while a third property has moved into an advanced planning stage ahead of development. Collectively, these milestones are significant not simply as project updates, but because they demonstrate the increasing operational maturity of the platform and accelerate its evolution toward a development-led model capable of generating realized returns and, over time, more durable cash flows.

To lead this next phase, the Group appointed Bernhard Stocker as CEO of the real estate platform. His appointment is strategically important, not merely because it adds senior leadership, but because it materially deepens the execution capability being leveraged as the platform moves from asset appreciation to development delivery. A trained architect and global development executive, Bernhard brings more than two decades of experience leading complex residential, hospitality, and mixed-use developments across Europe,

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the Middle East, Asia, and North America. That breadth of experience reinforces market confidence in the seriousness of the platform, the discipline of its development agenda, and the Group's intent to build a scaled real estate business capable of delivering long-term value creation and eventual cash generation. In his role, he will lead the platform's development strategy, with a focus on transformative hospitality and large-scale mixed-use projects designed to create durable value for investors, clients, and the communities in which we operate.

### **Foreign Exchange ("FX") Trading and Translation Gains:**

FX trading and translation losses amounted to **\$13 million** in 6M FY 2026, compared to a gain of **\$57 million** for the corresponding period a year prior. This reflected a **\$70 million** increase in translation losses, which was partially offset by a 1% or \$807 thousand increase in Cambio income to **\$86 million**. We view these dynamics as temporary and expect to recapture value as conditions normalize, supported by active management of our FX positions.

### **Operating Expenses:**

Non-interest expenses for 6M FY2026 increased 60% year-over-year to **\$3.2 billion**. The increase was concentrated in Q2 and was driven primarily by administrative expenses, which rose **80%**, or approximately **\$1.0 billion**.

The principal driver of this increase was a non-recurring charge of approximately \$883 million arising from the Group's decision to transition from its existing core technology system to a more fit-for-purpose platform. Following a strategic review of the Group's technology roadmap, management determined that the current system would no longer form part of the long-term target architecture. As a result, previously capitalized costs associated with that system were reassessed and accelerated through the income statement during the quarter.

This charge is accounting-related and non-recurring in nature. It reflects a deliberate decision to reposition the Group's technology infrastructure for improved scalability, resilience, operating efficiency, and long-term execution capability.

Excluding this discrete technology-related charge, the underlying expense trajectory remains subject to active management, with continued focus on cost discipline, clearer separation between ongoing operating costs and programme-related impacts, and improved benefits realization from the Group's technology modernization agenda.

## **Balance Sheet Highlights**

Total assets increased by \$29.24 billion to \$179.2 billion, compared to \$149.6 billion at September 2025. Shareholders' equity increased by \$1.3 billion, closing at \$36.4 billion. The Group's capital position remains strong and continues to underpin resilience amid ongoing market volatility. Key balance sheet movements are summarized below.

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## Assets:

### Total Assets:

The \$29.6 billion rise in total assets reflects the increases in pledged assets of \$16.8 billion, cash and repo assets of \$6.9 billion, and investment property of \$19.1 billion, partially offset by a \$4.8 billion decrease in receivables and a \$4.0 billion decrease in loan receivables.

### Receivables:

Receivables decreased by \$4.8 billion to \$6.4 billion, primarily reflecting trading-related balances and other client-driven exposures arising in the ordinary course of business.

### Pledged Assets and Marketable Securities:

These categories increased by \$11.8 billion, or 10%, to \$132.0 billion and represented approximately 74% of the Company's balance sheet. The portfolio remains predominantly invested in credit assets across local, regional, and international government and corporate issuers, consistent with our focus on asset quality and capital preservation.

### Loans:

Loans declined by \$4.0 billion, or 47%, to \$4.6 billion. The portfolio, largely comprised of secured credit facilities including margin loans, reflects continued prudence in credit extension and measured balance sheet optimization during a period of heightened uncertainty.

Our asset allocation approach remains centred on liquidity discipline, efficient capital deployment, and preservation of asset quality, while positioning the portfolio to benefit as market conditions stabilize.

## Liabilities:

Total liabilities increased by \$28.2 billion, or 25%, to \$142.7 billion at the end of Q2 FY 2026.

- **Repurchase Agreements (repos):**

Repo balances rose by \$18.5 billion to \$109.0 billion and represented approximately 76% of the Company's liability structure, reflecting stable core funding.

- **Other Debt Facilities:**

Other debt facilities increased by \$10.9 billion to \$27.6 billion, representing 19% of total liabilities. This movement reflects active funding management and capital structure optimization.

## Shareholder's Equity

Shareholders' equity closed the period at \$36.4 billion, an increase of \$1.3 billion relative to the prior year comparable period. The Group's capital adequacy ratio stood at 24.4%, well above the FSC's early warning threshold of 14% and more than twice the regulatory minimum of 10%, underscoring the strength of our capital base and our capacity to navigate near-term volatility while supporting strategic growth initiatives.

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## Investment Strategy & Capital Management: Our Outlook

### Barita Fund Managers Limited: Expanding Platform Scale, Distribution Reach, and Long-Term Earnings Quality

On January 19, 2026, Barita assumed operational control of Barita Fund Managers Limited, a transformational step that materially expands the Group's platform scale, distribution reach, and long-term earnings quality. Strategically, the transaction deepens Barita's asset management capability, adds pension fund management, and broadens the base of recurring fee income, thereby strengthening the Group's ability to generate more durable, less market-sensitive earnings over time.

From a strategic standpoint, Barita Fund Managers Limited creates a broader platform from which to deepen client penetration across investment management, wealth, pension, and related advisory solutions. The combination enhances cross-selling capacity across the Group, improves client connectivity through an expanded distribution footprint, and positions Barita to capture greater wallet share across a wider range of customer needs. Since assuming control, our integration approach has remained disciplined and continuity-led, with a clear focus on clients, team members, and counterparties. The successful renaming of the business to Barita Fund Managers Limited is therefore not merely administrative; it reflects the integration of a scaled strategic capability that we believe will become increasingly important to the Group's medium- and long-term growth, earnings quality, and competitive positioning.

### Macroeconomic Backdrop

The global economy entered the second half of FY2025/2026 against a more challenging backdrop, as conflict in the Middle East added to an already fragile external environment. The IMF's April 2026 World Economic Outlook projects global growth slowing to 3.1% in 2026 from 3.4% in 2024–2025, remaining well below pre-pandemic averages. At the same time, elevated public debt, reduced policy flexibility, and persistent geopolitical tensions continue to limit the capacity of the global economy to absorb further shocks.

Inflation in the United States has also remained firmer than previously expected, with headline CPI rising to 3.8% year over year in April and headline PCE to 3.5%. The Federal Open Market Committee held the federal funds target range at 3.50% to 3.75% in April, and the expected path of policy has shifted toward a more prolonged higher-rate environment. In turn, market conditions continue to favour selectivity, liquidity discipline, and a cautious approach to risk deployment.

Capital markets have so far responded with measured caution rather than sustained risk aversion. While risk assets have stabilized, the balance between market pricing and underlying fundamentals remains delicate, particularly if geopolitical conditions were to deteriorate further. This continues to support a quality-focused stance across portfolio construction and capital allocation.

Domestically, Hurricane Melissa continues to shape the macroeconomic outlook. STATIN estimates a 7.1% year-over-year contraction in Q4 2025, with damages estimated at approximately 57% of 2024 GDP. The PIOJ

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projects a further contraction in Q1 2026 and a full-year FY2025/26 real GDP decline of 1.0% to 2.0%. A return to pre-hurricane output levels is likely to take several years, constrained more by implementation capacity than financing, although reconstruction spending, multilateral assistance, and catastrophe insurance proceeds should provide support over the medium term. Headline inflation of 4.3% remains within the BOJ's 4.0% to 6.0% target range, but upside risks persist, particularly from imported energy costs and lingering supply-side disruptions. The Monetary Policy Committee accordingly held the policy rate at 5.50% in March.

## Strategic Positioning for H2 and Beyond

Against this backdrop, Barita enters the second half of FY2025/2026 from a meaningfully stronger operating position than at the start of the year. Q2 performance demonstrated improved execution across the Group's core earnings drivers and provides a stronger base from which to advance the next phase of the strategy. Our focus for H2 is therefore clear: preserve resilience in a more uncertain external environment while continuing to build a higher-quality, more diversified, and more durable earnings model.

Globally, slower growth, persistent inflation risk, and a higher-for-longer interest-rate environment continue to argue for selectivity, liquidity discipline, and active balance-sheet management. Domestically, Jamaica's near-term economic path is still being shaped by post-Melissa dislocation, even as reconstruction-related activity should begin to support demand across the financial system over time. In that context, our priority is not to position the Group for a single macro outcome, but to preserve flexibility across scenarios through disciplined funding management, prudent duration positioning, strong capital buffers, and a measured approach to risk deployment.

At the earnings level, our strategic direction is increasingly centred on quality as much as growth. We are focused on improving the mix of earnings by expanding recurring and fee-based revenues, deepening net interest income where risk-adjusted returns remain attractive, and maintaining discipline around the volatility and timing profile of investment income. The integration of BFM is central to that agenda. Beyond the immediate earnings contribution, the transaction expands the Group's asset management and pension capabilities, broadens distribution reach, and increases the weight of more durable fee streams within consolidated revenue. In parallel, we continue to deepen client activity across wealth, advisory, and structured solutions, while positioning the real estate platform to transition over time from primarily valuation-led returns toward a more development-driven and ultimately cash-generative model.

Balance-sheet and liquidity optimization remain equally important to the H2 playbook. This includes disciplined management of funding mix, asset allocation, duration, and deployable liquidity so that the Group remains resilient in a higher-for-longer rate environment while preserving the capacity to act on attractive market opportunities as they emerge. Our capital-management approach remains anchored in prudence and selectivity, balancing growth investment, shareholder value creation, and regulatory strength, while ensuring that capital is allocated to business lines and opportunities that improve long-term returns and strategic positioning.

Over the medium term, we believe these actions position Barita to emerge from the current period with a stronger and more scalable franchise. The domestic recovery and reconstruction cycle should create sustained demand for

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advisory, credit, capital-markets, and wealth solutions, while the Group's broadened platform creates additional scope for cross-selling, deeper client penetration, and greater operating leverage across investment banking, wealth management, asset management, and pension services. Stated differently, the current environment is not only a risk-management exercise; it is also a period in which strategic investments, disciplined integration, and selective capital allocation can widen Barita's long-term earnings capacity and deepen the resilience of the franchise.

Accordingly, our posture for the balance of FY2026 is clear: sustain the improved execution reflected in Q2, continue raising earnings quality, further diversify the revenue base, optimize the balance sheet, and deploy capital with discipline. While the macro environment may remain demanding, we believe the Group is better positioned today to navigate near-term volatility and convert that discipline into stronger medium- and long-term shareholder value creation.

## Risk, Compliance & Governance

### Governance and Compliance

Barita continues to strengthen its governance and compliance framework as a core part of protecting the franchise, supporting disciplined growth, and ensuring adherence to applicable laws, regulations, policies, and standards of sound governance. Our approach includes ongoing environmental scanning to identify emerging risks early, reinforce internal controls, and maintain a compliance programme that remains robust as the Group evolves. We have also established clearer and more standardized reporting to senior management and the Board, improving visibility into compliance trends, emerging risks, and required actions. Together, these measures support management's and the Board's confidence in the strength of the Group's institutional framework and its capacity to address issues proactively.

Since 2019, the Barita Board and management team have worked deliberately to build a governance culture anchored in prudence, integrity, and accountability across the Group and its operating entities. During 2025, we continued refining internal systems and governance processes in support of the Group's reorganisation under the BSA (Banking Services Act), while preserving the standards and institutional discipline that underpin long-term confidence in the franchise.

The Board has reinforced this governance agenda through targeted training and continued development for directors and senior officers, helping to ensure that best-practice standards remain embedded in decision-making and oversight. We view this investment in governance capability as essential to sustaining institutional strength and supporting the Group's long-term strategic ambitions.

### Risk Management

Barita's risk-management framework remains central to protecting the franchise, supporting prudent decision-making, and sustaining resilience through volatile market conditions. Our controls are designed to be preventative, forward-looking, and integrated into core business activity, helping to limit adverse outcomes while preserving strategic flexibility. Despite elevated inflation, higher interest rates, and tighter liquidity conditions during

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the year, the framework remained fully operational and effective. Barita continues to be one of the stronger capitalized institutions in the financial sector, with a capital adequacy ratio more than two times the regulatory minimum of 10%.

That resilience is reinforced by strong accountability, independent challenge, and effective oversight across the Group, consistent with the three lines of defence model. These disciplines are set from the Board and senior management and supported through management committees, internal control processes, and the standards embedded in our Code of Conduct. We also continue to prioritize experienced leadership in key governance and control functions to support sound judgment and institutional continuity.

Strong internal controls and disciplined risk management remain foundational to Barita's resilience, stakeholder protection, and long-term value creation as the business continues to evolve.

## Community Impact and Corporate Citizenship

Barita's community impact agenda remains focused on creating practical and measurable value through financial literacy, entrepreneurship, and community wellbeing initiatives across Jamaica. During the second quarter of FY2025/2026, the Barita Foundation advanced this mission through targeted programmes designed to expand financial capability, improve economic readiness, and strengthen support for underserved communities. These efforts included financial literacy sessions led by team members, as well as Foundation-supported engagement through the Holy Trinity YES Programme, which delivered training in budgeting, financial literacy, and job readiness to participating students.

The Foundation also continued to support entrepreneurship development across Jamaica's tertiary landscape. Through initiatives such as the UTECH Technology Innovation Centre Entrepreneurship Competition and the Vincent HoSang Foundation-led Entrepreneurship Competition implemented by the Mona School of Business and Management at UWI, aspiring entrepreneurs were provided with a platform to test ideas, receive structured guidance, and access development support. These initiatives were complemented by the Scholars Empowerment Project, which delivered sessions focused on life skills, learning strategies, and leadership development, broadening the Foundation's contribution to youth empowerment and capability building.

Community engagement was further reinforced through health-focused and team-led initiatives during the quarter. In partnership with the Heart Foundation of Jamaica, Heart Month activities supported awareness around heart disease prevention, while team members and scholars also benefited from CPR training. Team members across the Barita Financial Group continued to support the Foundation's outreach through financial literacy sessions, community workshops, and an internal donation drive linked to Hurricane Melissa recovery efforts. Collectively, these initiatives reflect a broader commitment to combining institutional capability with social purpose in ways that support resilience and long-term community development.

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## Closing Remarks

As we navigate a demanding operating environment, we remain focused on the strategic direction we have consistently communicated and steadfast in our commitment to disciplined execution. The first half of FY2026 reinforced the importance of resilience, adaptability, and strong governance in managing complex and evolving conditions. Against a backdrop of post-Hurricane Melissa recovery and ongoing geopolitical uncertainty, our strengthened earnings base, disciplined capital position, and continued investment in business-model transformation leave us better positioned to sustain performance and create long-term value.

The human and economic toll of Hurricane Melissa has been profound, and we extend our continued solidarity to all those whose lives and livelihoods have been affected. The event has underscored the importance of national resilience and the role that institutions such as Barita must play in supporting recovery and rebuilding. As Jamaica moves through this period of restoration, we remain committed to serving our clients, supporting our employees, and standing alongside our communities with empathy, responsiveness, and purpose.

We are proud of the commitment shown by our team, whose professionalism and hard work have enabled us to serve our stakeholders with excellence despite a challenging environment. To our clients and shareholders, we extend our sincere gratitude for your trust and continued confidence. Your support gives us the conviction to pursue our strategic agenda with clarity, discipline, and ambition.

Building on stronger Q2 execution, a clear strategic direction, and a resilient capital foundation, we approach the balance of FY2026 with confidence. Our focus remains on enhancing earnings quality, expanding durable growth platforms, supporting Jamaica's recovery, and delivering sustained long-term value for the stakeholders we serve.

**Mark Myers**

Chairman

**May 15, 2026**

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## CONSOLIDATED

### Profit & Loss Statement For the Six Months Ended March 31, 2026

	UNAUDITED 3 Months Ended March 31, 2026 \$'000	UNAUDITED 3 Months Ended March 31, 2025 \$'000	UNAUDITED 6 Months Ended March 31, 2026 \$'000	UNAUDITED 6 Months Ended March 31, 2025 \$'000
<b>Net Interest Income and Other Revenue</b>				
Interest Income	2,386,756	1,805,811	4,211,471	3,661,171
Interest cost of Repurchase Agreements	(1,672,269)	(1,593,185)	(3,274,929)	(3,279,367)
<b>Net Interest Income</b>	<b>714,487</b>	<b>212,626</b>	<b>936,542</b>	<b>381,804</b>
Fees and Commission Income	986,243	949,592	2,018,846	1,854,443
Foreign exchange trading and translation gains/(losses)	89,859	241,973	(13,010)	56,577
Gain/(Loss) on investment activities (Note 3)	1,893,606	744,070	1,871,656	1,247,975
Other Income	32,783	14,219	82,675	58,684
<b>Net operating revenue</b>	<b>3,716,978</b>	<b>2,162,480</b>	<b>4,896,709</b>	<b>3,599,483</b>
<b>Operating Expenses</b>				
Staff Costs	434,368	387,025	780,305	753,794
Administration	1,755,237	791,531	2,349,944	1,308,381
Impairment/Expected Credit Loss (ECL)	37,226	26,464	21,966	(95,552)
	<b>2,226,832</b>	<b>1,205,020</b>	<b>3,152,214</b>	<b>1,966,623</b>
<b>Operating Profit</b>	<b>1,490,146</b>	<b>957,461</b>	<b>1,744,495</b>	<b>1,632,860</b>
Share of Results of Associates	(8,205)	(150,975)	(8,205)	(134,995)
<b>Profit before Taxation</b>	<b>1,481,941</b>	<b>806,485</b>	<b>1,736,290</b>	<b>1,497,865</b>
Taxation	(311,339)	(178,944)	(354,221)	(319,110)
<b>NET PROFIT FOR THE PERIOD</b>	<b>1,170,602</b>	<b>627,542</b>	<b>1,382,069</b>	<b>1,178,756</b>
<b>Number of shares in Issue</b>	1,200,308	1,199,978	1,200,308	1,199,978
<b>Earnings per stock unit</b>	0.98	0.52	1.15	0.98

# Financial Results

For The Six Months Ended March 31, 2026 (Unaudited)

**\$4.9B**  
Net Operating  
Revenue

**\$1.4B**  
Net Profit

**\$36.4B**  
Total Shareholder's  
Equity

**\$179.2B**  
Total Assets

**64.4%**  
Efficiency  
Ratio

**8.24%**  
12M Trailing Return  
On Average Equity

**4.57**  
Leverage

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## CONSOLIDATED

### Statement of Financial Position As At March 31, 2026

#### ASSETS

	<u>UNAUDITED</u> March 2026 \$'000	<u>UNAUDITED</u> March 2025 \$'000	<u>AUDITED</u> September 2025 \$'000
Cash and bank balances	2,448,220	4,360,693	1,615,172
Securities purchased under resale agreements	7,135,314	1,694,889	1,046,399
Marketable securities	15,336,584	17,498,477	20,225,983
Pledged assets	116,703,081	100,261,706	99,947,628
Investment in associate	2,183,889	2,170,807	2,192,094
Loans	4,575,746	6,652,162	8,584,955
Receivables	6,387,065	9,295,597	11,214,492
Taxation recoverable	233,403	456,698	381,344
Goodwill	590,040	-	-
Due from related parties	2,364,138	1,882,230	2,240,245
Investment Property	19,326,242	230,000	264,498
Property, plant and equipment	897,639	835,269	888,801
Intangible assets	62,036	570,466	810,405
Investments	55,000	55,000	55,000
Right of use asset	195,408	192,087	142,250
Deferred tax asset	698,554	-	-
<b>Total Assets</b>	<b>179,192,360</b>	<b>146,156,081</b>	<b>149,609,266</b>


#### LIABILITIES AND SHAREHOLDERS' EQUITY

##### Liabilities

Bank overdraft	44,555	3,123	9,769
Securities sold under repurchase agreements	109,029,483	89,960,705	90,497,630
Other debt facilities	27,643,120	13,056,790	16,753,904
Lease liability	253,406	238,658	188,520
Payables	3,906,188	2,366,021	2,606,878
Dividend payable	-	-	2,999,991
Due to related parties	521,558	3,611,725	336,381
Deferred tax liabilities	1,345,390	740,906	1,109,899
<b>Total Liabilities</b>	<b>142,743,700</b>	<b>109,977,928</b>	<b>114,502,972</b>

##### Shareholders' Equity

Share capital	32,875,212	32,860,889	32,869,072
Capital reserve	221,651	175,988	221,651
Fair value reserve	(4,364,755)	(4,282,917)	(4,328,286)
Capital redemption reserve	220,127	220,127	220,127
Stock option reserve	20,251	35,856	28,541
Retained earnings	7,476,174	7,168,210	6,095,189
<b>Total shareholders' equity</b>	<b>36,448,660</b>	<b>36,178,153</b>	<b>35,106,294</b>
<b>Total liabilities and shareholders' equity</b>	<b>179,192,360</b>	<b>146,156,081</b>	<b>149,609,266</b>

  
Mark Myers  
Chairman

  
Carl Donville  
Director

# Financial Results

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## CONSOLIDATED

### Statement of Changes In Equity For the Six Months Ended March 31, 2026

	Share Capital \$'000	Capital Reserve \$'000	Fair Value Reserve \$'000	Capital Redemption Reserve \$'000	Stock Option Reserve \$'000	Retained Earnings \$'000	Total \$'000
Balance at 30 September 2018	740,427	93,133	910,697	220,127	-	1,101,687	3,066,071
Cumulative transition effect of IFRS 9 Adoption	-	-	(475,667)	-	-	462,621	(13,046)
Balance at 30 September 2024	32,830,110	175,988	(3,956,320)	220,127	30,340	6,002,155	35,302,400
<b>TOTAL COMPREHENSIVE INCOME</b>							
Net profit for the period	-	-	-	-	-	1,178,756	1,178,756
Other comprehensive Income	-	-	(326,597)	-	5,516	(12,700)	(333,780)
Unrealised Gains transferred to Retained earnings	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	(326,597)	-	5,516	1,166,056	844,975
<b>TRANSACTIONS WITH OWNERS</b>							
Treasury Shares purchased	-	-	-	-	-	-	-
Treasury Shares sold	(11,873)	-	-	-	-	-	(11,873)
Preference dividend paid	42,652	-	-	-	-	-	42,652
Ordinary dividends paid	-	-	-	-	-	-	-
Proposed dividend	-	-	-	-	-	-	-
Balance at 31 March 2025	32,860,889	175,988	(4,282,917)	220,127	35,856	7,168,211	36,178,153
Balance at 30 September 2025	32,869,072	221,651	(4,328,286)	220,127	28,541	6,095,189	35,106,294
<b>TOTAL COMPREHENSIVE INCOME</b>							
Net profit for the period	-	-	-	-	-	1,382,069	1,382,069
Other comprehensive income	-	-	(36,469)	-	(8,290)	(1,083)	(45,842)
Total Comprehensive Income for the period	-	-	(36,469)	-	(8,290)	1,380,985	1,336,226
<b>TRANSACTIONS WITH OWNERS</b>							
Treasury Shares purchased	(2,370)	-	-	-	-	-	(2,370)
Treasury Shares sold	8,510	-	-	-	-	-	8,510
Proposed dividend	-	-	-	-	-	-	-
	6,140	-	-	-	-	-	6,140
<b>OTHER RESERVES</b>							
Revaluation of properties	-	-	-	-	-	-	-
Balance at 31 March 2026	32,875,212	221,651	(4,364,755)	220,127	20,251	7,476,174	36,448,660

# Financial Results

For The Six Months Ended March 31, 2026 (Unaudited)

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## STATEMENT OF

### Comprehensive Income For the Six Months Ended March 31, 2026

	UNAUDITED 3 Months Ended March 31, 2026 \$,000	UNAUDITED 3 Months Ended March 31, 2025 \$,000	UNAUDITED 6 Months Ended March 31, 2026 \$,000	AUDITED 6 Months Ended March 31, 2025 \$,000
Net Profit for period	1,170,602	627,542	1,382,069	1,178,756
Unrealised gains/(losses) on FVOCI securities -	(430,280)	77,782	(36,634)	(326,597)
Other reserves	(5,758)	(9,953)	(9,373)	(7,184)
<b>Total comprehensive income</b>	<b>734,564</b>	<b>695,371</b>	<b>1,336,061</b>	<b>844,975</b>

# Financial Results

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## CONSOLIDATED

### Statement of Cash Flows For the Six Months Ended March 31, 2026

	<u>UNAUDITED</u>	<u>UNAUDITED</u>
	6 Months Ended March 31, 2026	6 Months Ended March 31, 2025
	\$'000	\$'000
<b>Cash Flows from Operating Activities</b>		
<b>Net Profit for the Period</b>	1,382,069	1,178,756
<b>Adjusted for:</b>		
Depreciation and amortisation	57,936	47,059
Effect of exchange gain/loss on foreign balances	98,628	28,233
Unrealised gain on investment FVTPL	(1,256,883)	(477,880)
Interest income	(4,211,471)	(3,661,171)
Interest expense	3,274,929	3,279,367
Income tax expense	354,221	319,110
Impairment/expected credit losses (ECL)	905,728	(95,552)
Lease liability interest expense	9,659	9,921
Right-of-use assets amortisation	24,005	24,314
Share of profit from associates	8,205	134,995
Stock Option Expense	1,436	6,408
	<u>648,461</u>	<u>793,560</u>
<b>Changes in operating assets and liabilities:</b>		
Securities purchased under resale agreements	1,587,461	4,078,029
Securities sold under repurchase agreements	(2,753,873)	5,628,445
Receivables	492,719	(1,977,760)
Loans	1,747,105	6,693,522
Payables	272,340	(136,270)
Due from related companies	116,782	2,940,298
	<u>2,110,995</u>	<u>18,019,825</u>
Interest received	5,011,414	3,119,832
Interest paid	(2,930,269)	(3,448,536)
Lease payment	(35,809)	(24,423)
Income tax paid	(48,245)	(25,526)
<b>Cash provided by operating activities</b>	<u><b>4,108,086</b></u>	<u><b>17,641,172</b></u>
<b>Cash Flows from Investing Activities</b>		
Marketable securities	(1,959,190)	(8,623,632)
Investment in Subsidiary	(2,955,435)	-
Purchase of intangible assets	(109,897)	-
Proceeds from disposal of property, plant and equipment	-	(20)
Purchase of property, plant & equipment, and intangibles	(17,850)	(183,210)
<b>Cash used in investing activities</b>	<u><b>(5,042,372)</b></u>	<u><b>(8,806,862)</b></u>
<b>Cash Flows from Financing Activities</b>		
Ordinary dividends paid	(2,926,491)	(2,400,504)
Interest paid on preference shares	(73,500)	(98,000)
Payment on other debt facilities	4,732,217	(3,412,937)
Treasury shares sold	6,140	30,779
<b>Cash used in financing activities</b>	<u><b>1,738,366</b></u>	<u><b>(5,880,662)</b></u>
<b>Effect of exchange rate on cash and cash equivalents</b>	<u><b>(5,816)</b></u>	<u><b>-345</b></u>
(Decrease)/increase in net cash and cash equivalents	798,264	2,953,302
Net cash and cash equivalents at beginning of year	1,605,403	1,404,269
<b>Net cash and cash equivalents at end of period</b>	<u><u><b>2,403,665</b></u></u>	<u><u><b>4,357,571</b></u></u>

# Financial Results

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## Notes to the Unaudited Financial Statements March 31, 2026

### 1. Identification

Barita Investments Limited (Barita or the company) is a limited liability company incorporated and domiciled in Jamaica. The registered office of the company is 15 St. Lucia Way, Kingston 5. On 16 May 2025, Cornerstone Financial Holdings Limited transferred its shareholdings in the company to Barita Financial Group Limited following the formal scheme arrangement approved by the Supreme Court. At year end, Barita Financial Group Limited owned 71.80% of Barita Investments Limited.

Barita Financial Group Limited is incorporated and domiciled in Jamaica and is a 100% owned subsidiary of Cornerstone Financial Holdings Limited. The registered office of Cornerstone Financial Holdings is located at Suite I, Ground Floor, The Financial Services Centre, Bishop's Court Hill, Barbados.

The company is a licensed securities dealer, investment manager, pension administrator and Cambio operator and has primary dealer status from the Bank of Jamaica (BOJ). It is licensed under the Securities Act and regulated by the Financial Services Commission (FSC). The company's ordinary shares are listed on the Jamaica Stock Exchange (JSE).

On 19th January 2026, the Company acquired 100% of the share capital of JN Fund Managers (See Note 4).

### 2. Statement of compliance and basis of preparation

#### Interim financial reporting

The condensed consolidated interim financial statements (interim financial statements) for the quarter ended March 31, 2026, have been prepared in accordance with IAS 34, 'Interim financial reporting'. The interim financial statements should be read in conjunction with the annual financial statements for the year ended September 30, 2025, which have been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB). They are also prepared in accordance with requirements of the Jamaican Companies Act.

The Group has adopted the following standards and amendments, which became effective during the current financial year:

#### **Amendments to IAS 1, 'Presentation of Financial Statements', (effective for accounting periods beginning on or after 1 January 2025).**

These amendments clarify that liabilities are classified as either current or non-current depending on the rights that exist at the end of the reporting period. Classification is unaffected by the expectations of the entity or events after the reporting date (for example, the receipt of a waiver or breach of covenant). The amendments also clarify what IAS 1 means when it refers to the 'settlement' of a liability. The adoption of these amendments is not expected to have a material impact on the group.

# Financial Results

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## Amendments to IAS 21, 'Effects of Changes in Foreign Exchange Rates' – Lack of Exchangeability, (effective for accounting periods beginning on or after 1 January 2025).

The amendments specify when a currency is exchangeable into another currency and when it is not as well as how an entity determines the exchange rate to apply when a currency is not exchangeable. A currency is exchangeable when there is an ability to obtain the other currency and the transaction would take place through a market or exchange mechanism that creates enforceable rights and obligations. The amendments also require the disclosure of additional information that would enable users of the financial statements of an entity to evaluate how a currency's lack of exchangeability affects, or is expected to affect, the entity's financial performance, financial position and cash flows. The adoption of these amendments is not expected to have a material impact on the group.

### 3. Gains/(Losses) on Investment Activities

	Unaudited 3 Months to March 31, 2026	Unaudited 3 Months to March 31, 2025	Unaudited 6 Months to March 31, 2026	Unaudited 6 Months to March 31, 2025
Gains on sales of investments	368,878	385,116	614,773	770,095
Fair Market Value Gains on Equity Portfolio	1,524,728	358,953	1,256,883	477,880
	<u>1,893,606</u>	<u>744,070</u>	<u>1,871,656</u>	<u>1,247,975</u>

### 4. Business Combination

#### a) Acquisition of JN Fund Managers

On 19 January 2026, The Company acquired 100% of the share capital of JN Fund Managers.

Valuations of acquired tangible and intangible assets are not finalized. Management has utilized provisions under IFRS 3 which allows the acquirer reasonable time to obtain information necessary to identify and measure identifiable assets acquired and liabilities assumed. Management expects that this assessment will be concluded by the financial year end. Details of the provision purchase price allocation among net assets acquired and goodwill are as follows:

# Financial Results

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Purchase consideration	\$'000
Cash paid	3,809,519
Fair Value of net assets acquired	<u>(3,219,478)</u>
Goodwill	<u>590,041</u>

The assets and liabilities arising from the acquisition are as follows:

Assets held for Sale	\$'000
Cash resources	854,084
Investments in equities and marketable securities	22,021,341
Loans receivables	626,014
Property, plant and intangible assets	113,123
Trade and other receivables	<u>2,487,781</u>
Assets held for sale	<u>26,102,343</u>
Liabilities related to assets held for sale	
Securities sold under resale agreements	(20,700,189)
Loans payable	( 685,351)
Trade and other payables	<u>( 1,497,324)</u>
Total liabilities related to assets held for sale	<u>22,882,864</u>
Net assets held for sale	<u>3,219,479</u>

The acquired business contributed Net operating income of J\$180m and unaudited profit after tax of J\$55m to the Group for the period ended 31st March 2026.

## 5. Earnings per Share

The Group's earnings per share is calculated by dividing the net profit attributable to ordinary shareholders of \$1,382,069,000 by the weighted average number of ordinary shares in issue during the period of 1,200,308,000 shares.

# Financial Results

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## Top Ten Largest Shareholders of Barita Investments Limited as at March 31, 2026

SHAREHOLDERS	TOTAL	PERCENTAGE
BARITA FINANCIAL GROUP LIMITED	876,294,097	71.8045%
FIRST CITIZENS INVESTMENT SERVICES LIMITED	90,395,154	7.4071%
NATIONAL INSURANCE FUND	58,991,553	4.8338%
RITA HUMPHRIES-LEWIN	26,319,240	2.1566%
CUMAX WEALTH MANAGEMENT LIMITED	17,088,370	1.4002%
CORNERSTONE GROUP EMPLOYEE SHARE TRUST	13,736,546	1.1256%
TWEEDSIDE HOLDINGS LIMITED	8,269,777	0.6776%
TREVOR HEAVEN HOLDINGS LIMITED	7,787,075	0.6381%
CORNERSTONE FINANCIAL HOLDINGS LIMITED	7,377,192	0.6045%
BARITA UNIT TRUSTS MANAGEMENT COMPANY LIMITED	6,274,458	0.5141%

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## Share Ownership by Directors of Barita Investments Limited as at March 31, 2026

DIRECTORS	TOTAL	DIRECT	CONNECTED PARTIES
MARK MYERS	2,316,302	2,316,302	0
PAUL SIMPSON	0	0	0
CARL DOMVILLE	2,061,344	2,061,344	0
DUNCAN STEWART	614,131	456,070	158,061
ROBERT DRUMMOND	423,560	423,560	0
JAMES GODFREY	6,000,000	0	6,000,000
PHILLIP LEE	3,161,072	3,161,072	0
JASON CHAMBERS	2,033,322	2,033,322	0
PETER GOLDSON	0	0	0
DR. MARLENE STREET FORREST	0	0	0

# Financial Results

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## Share Ownership by Senior Managers of Barita Investments Limited as at March 31, 2026

SENIOR MANAGERS	TOTAL	DIRECT	CONNECTED PARTIES
RAMON SMALL-FERGUSON	718,684	715,886	2,798
ANMARIE WALKER-CATO	47,395	47,395	0
SONIA OWENS	56,690	35,000	21,690
TERISE KETTLE	42,824	40,676	2,148
DAVE DIXON	0	0	0
IAN ANDERSON	7,924	7,924	0
SANCIA THOMPSON	0	0	0
STEPHANIE STERLING	53,155	53,155	0
KERRIE BAYLIS	62,097	62,097	0
RICHARDO WILLIAMS	2,357	2,357	0
LERONE PALMER	0	0	0
PERCIVAL HURDITT	240	240	0
TANKETA CHANCE-WILSON	0	0	0
FAYOLA WRAY	0	0	0
LUCIEN LEACH	0	0	0