

COMMONWEALTH BANK LIMITED

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2025

The financial information presented below has been extracted from the audited consolidated financial statements of Commonwealth Bank Limited (the "Bank") as at and for the year ended December 31, 2025, which have been prepared in accordance with International Financial Reporting Standards as issued by the International Accounting Standards Board.

The full set of audited consolidated financial statements, including the independent auditor's report thereon issued to the shareholders dated April 24, 2026, is available on the Bank's website at www.combankltd.com



Commonwealth Bank Limited Consolidated Statement of Financial Position

As at December 31, 2025, with corresponding figures as at December 31, 2024
(Expressed in Bahamian \$000s)

	2025	2024
Assets		
Cash and deposits with banks	\$ 241,086	\$ 235,566
Investments, net	738,509	748,260
Loans and advances to customers, net	925,241	875,211
Other assets	15,474	15,511
Right of use assets	1,600	130
Premises and equipment	44,344	41,838
Total Assets	\$ 1,966,254	\$ 1,916,516
Liabilities and Equity		
Liabilities		
Deposits from customers	\$ 1,601,599	\$ 1,543,866
Lease liabilities	1,662	165
Other liabilities	19,857	26,800
Total liabilities	1,623,118	1,570,831
Equity		
Share capital	1,938	1,940
Share premium	4,718	6,420
Retained earnings	336,480	337,325
Total equity	343,136	345,685
Total Liabilities & Equity	\$ 1,966,254	\$ 1,916,516

The accompanying notes form an integral part of the consolidated financial statements.

These consolidated financial statements were approved by the Board of Directors on April 23, 2026, and are signed on its behalf by:

Executive Chairman

President

Commonwealth Bank Limited Consolidated Statement of Profit or Loss and Other Comprehensive Income

Year ended December 31, 2025, with corresponding figures for 2024
(Expressed in Bahamian \$000s)

	2025	2024
Income		
Interest income, effective interest method	\$ 148,220	\$ 143,185
Interest expense	(15,830)	(16,516)
Net interest income	132,390	126,669
Fees and other income	37,877	34,401
Net change in unrealised gain on equity investment at FVTPL	17	18
Total income	170,284	161,088
Non-interest expense		
General and administrative	97,941	96,453
Impairment expense/(reversal) on financial assets	1,154	(25,578)
Depreciation on right of use assets	452	515
Other depreciation	3,212	3,434
Finance cost on lease liabilities	51	25
Gain on disposal of premises and equipment	-	(15)
Directors' costs	365	352
Total non-interest expense	103,175	75,186
Total profit	67,109	85,902
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefit obligation	(1,090)	(300)
Total comprehensive income	\$ 66,019	\$ 85,602
Earnings per common share (expressed in dollars)	\$ 0.23	\$ 0.30

The accompanying notes form an integral part of the consolidated financial statements.



**COMMONWEALTH
BANK**

"Leader in Personal Banking Services"

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