



FINANCIAL PERFORMANCE FOR THE PERIOD ENDED DECEMBER 31, 2025

For the six months period ended December 31, 2025, Bank of The Bahamas Limited (the Bank) recorded net income of \$8.7 million and maintained total assets in excess of \$1.1 billion. This second quarter reflected continued momentum in the Bank's strategic priorities, sustained customer engagement, and a stable operating environment. Throughout the period, management remained focused on cost discipline and asset quality. These efforts, supported by prudent risk management practices, enabled the Bank to navigate the period effectively while laying a solid foundation for long-term growth.

Total operating income for the six months period ended December 31, 2025 was \$3.3 million higher than that of the comparable period in 2024, primarily driven by increased interest income from loans. Operating expenses increased by \$1.5 million from prior year primarily attributable to higher employee related costs, depreciation and amortization, and continued investment in information technology. The Bank continues to invest strategically in employee development, operations enhancements, and technological advancements to support operational efficiency and improved customer experience.

As of December 31, 2025, net loans and advances amounted to \$516.9 million, reflecting the Bank's focus on responsible credit growth across its core lending segments. Shareholders' equity stood at \$235.9 million, supported by strong earnings performance and capital management. The Bank's CET1 capital ratio remained robust at 40.6%, significantly exceeding the regulatory minimum of 18%, demonstrating the Bank's strong capital adequacy and sound financial stewardship.

Looking ahead, the Bank remains focused on expanding the breadth and depth of its financial product offerings, strengthening brand presence throughout The Bahamas, and enhancing the efficiency and accessibility of its digital banking platforms.

On behalf of the Board of Directors, management, and staff, we extend our sincere appreciation for your continued trust and partnership.

Neil Strachan, Managing Director