



BISX Index [1-day lag]

CLOSING PRICES AS AT  
November 19, 2025

RF Bank &amp; Trust

| BISX Index<br>VALUE | BISX Index<br>YTD +/- | BISX Index<br>YTD % |
|---------------------|-----------------------|---------------------|
| 3,055.22            | 47.00                 | 1.56%               |

| 52<br>Week | 52<br>Week |                                |      | LAST<br>PRICE | CLOSE<br>PRICE | CHANGE | VOLUME | Div<br>E P S | Div<br>Paid | P/E<br>Ratio | Div<br>Yield % | TTM<br>ROAE% | YTD Capital<br>Appreciation % | 2024<br>Appreciation % |
|------------|------------|--------------------------------|------|---------------|----------------|--------|--------|--------------|-------------|--------------|----------------|--------------|-------------------------------|------------------------|
| High       | Low        |                                |      |               |                |        |        |              |             |              |                |              |                               |                        |
| 6.00       | 3.95       | Bank of The Bahamas            | BOB  | 6.00          | 6.00           | 0.00   | 0      | 0.404        | 0.050       | 14.8         | 0.83           | 6.99         | 39.53                         | 1.18                   |
| 7.44       | 4.56       | Consolidated Water - BDR       | CWCB | 5.55          | 6.86           | 0.00   | 0      | n/m          | 0.079       | n/m          | 1.15           | n/m          | 32.95                         | (28.73)                |
| 12.10      | 8.63       | Emera - BDR                    | EMAB | 9.43          | 11.97          | 0.06   | 0      | n/m          | 0.3912      | n/m          | 3.27           | n/m          | 29.83                         | (0.32)                 |
| 14.69      | 11.20      | Colina Holdings Ltd.           | CHL  | 14.10         | 14.69          | 0.00   | 0      | 2.215        | 0.520       | 6.6          | 3.54           | 13.64        | 22.72                         | 17.35                  |
| 6.80       | 4.96       | Famguard                       | FAM  | 6.80          | 6.80           | 0.00   | 0      | 0.363        | 0.240       | 18.7         | 3.53           | 4.60         | 18.26                         | 36.90                  |
| 4.15       | 3.00       | Cable Bahamas                  | CAB  | 4.10          | 4.00           | 0.00   | 0      | -0.232       | 0.240       | -17.2        | 6.00           | 69.61        | 13.96                         | (16.43)                |
| 6.65       | 5.50       | AML Foods Limited              | AML  | 6.65          | 6.65           | 0.00   | 0      | 1.139        | 0.220       | 5.8          | 3.31           | 4.07         | 13.68                         | 18.18                  |
| 11.50      | 9.00       | Bahamas Property Fund          | BPF  | 11.50         | 11.50          | 0.00   | 0      | 1.003        | 0.400       | 11.5         | 3.48           | 8.71         | 9.52                          | 45.83                  |
| 16.00      | 13.76      | CIBC Caribbean Bank            | CIB  | 15.75         | 15.75          | 0.00   | 0      | 1.026        | 0.560       | 15.3         | 3.56           | 18.75        | 8.62                          | 9.02                   |
| 6.85       | 5.11       | Focol                          | FCL  | 6.85          | 6.85           | 0.00   | 44,000 | 0.363        | 0.150       | 18.9         | 2.19           | 15.84        | 7.03                          | 34.74                  |
| 2.30       | 2.00       | Bahamas First Holdings Limited | BFH  | 2.26          | 2.25           | 0.00   | 0      | 0.345        | 0.08        | 6.5          | 3.56           | 9.4          | 2.27                          | 10.0                   |
| 15.20      | 14.45      | Finco                          | FIN  | 15.20         | 15.20          | 0.00   | 0      | 0.879        | 5.600       | 17.3         | 36.84          | 6.77         | 1.33                          | 17.19                  |
| 16.76      | 16.75      | J S Johnson                    | JSJ  | 16.76         | 16.76          | 0.00   | 0      | 1.039        | 1.010       | 16.1         | 6.03           | 12.62        | 0.06                          | 5.88                   |
| 44.64      | 44.64      | Arawak Port Development Ltd.   | APD  | 44.80         | 44.64          | 0.00   | 0      | 2.734        | 1.750       | 16.3         | 3.92           | 16.89        | -                             | 8.38                   |
| 2.76       | 2.76       | Benchmark                      | BBL  | 2.76          | 2.76           | 0.00   | 0      | 0.680        | 0.020       | 4.1          | 0.72           | n/m          | -                             | -                      |
| 12.00      | 9.63       | Commonwealth Brewery Ltd       | CBB  | 10.25         | 10.71          | 0.00   | 0      | 0.513        | 0.470       | 20.9         | 4.39           | 17.40        | (1.65)                        | (1.09)                 |
| 17.50      | 15.25      | Fidelity Bank                  | FBB  | 16.30         | 16.27          | 0.00   | 0      | 0.631        | 0.520       | 25.8         | 3.20           | 12.71        | (4.29)                        | (4.23)                 |
| 11.06      | 9.40       | Bahamas Waste                  | BWL  | 10.40         | 10.36          | 0.00   | 0      | 0.475        | 0.450       | 21.8         | 4.34           | 12.89        | (5.73)                        | 3.48                   |
| 5.08       | 4.13       | Commonwealth Bank Ltd.         | CBL  | 4.24          | 4.24           | 0.00   | 0      | 0.224        | 0.200       | 18.9         | 4.72           | 19.16        | (16.37)                       | (6.97)                 |
| 10.52      | 5.15       | Doctors Hospital               | DHS  | 5.18          | 5.19           | 0.00   | 0      | 0.458        | 0.100       | 11.3         | 1.93           | 5.01         | (50.52)                       | (0.10)                 |

## PREFERRED SHARES

|       |       |                                                       |      |       |       |      |   |       |       |      |      |  |  |  |
|-------|-------|-------------------------------------------------------|------|-------|-------|------|---|-------|-------|------|------|--|--|--|
| 1.00  | 1.00  | Focol Class 'B' Perpetual Preference Shares           | FCLB | 1.00  | 1.00  | 0.00 | 0 | 0.000 | 0.000 | 0.00 | 6.50 |  |  |  |
| 1.00  | 1.00  | Colina Holdings Class 'A' Preference Shares           | CHLA | 1.00  | 1.00  | 0.00 | 0 | 0.000 | 0.000 | 0.00 | 6.25 |  |  |  |
| 10.00 | 10.00 | Fidelity Bank Series 'A' Redeemable Preference Shares | FBBA | 10.00 | 10.00 | 0.00 | 0 | 0.000 | 0.000 | 0.00 | 7.00 |  |  |  |

## BONDS

|         |         |                                             |        |         |         |      |   |       |       |     |      |  |  |  |
|---------|---------|---------------------------------------------|--------|---------|---------|------|---|-------|-------|-----|------|--|--|--|
| 1000.00 | 1000.00 | Bahamas Government Stock Tranche 1 Series 4 | BG0130 | 1000.00 | 1000.00 | 0.00 | 0 | 0.000 | 0.000 | 0.0 | 6.25 |  |  |  |
| 1000.00 | 1000.00 | Bahamas Government Stock Tranche 2 Series 4 | BG0230 | 1000.00 | 1000.00 | 0.00 | 0 | 0.000 | 0.000 | 0.0 | 6.25 |  |  |  |
| 1000.00 | 1000.00 | Bahamas Government Stock Tranche 3 Series 4 | BG0330 | 1000.00 | 1000.00 | 0.00 | 0 | 0.000 | 0.000 | 0.0 | 6.25 |  |  |  |

## MUTUAL FUNDS

|         |         | NAV                                                           | YTD %   | 12 MTH % |       |
|---------|---------|---------------------------------------------------------------|---------|----------|-------|
| 11.5248 | 6.4138  | Secured Balanced Fund*                                        | 11.5248 | 4.24%    | 5.86% |
| 15.8804 | 7.6173  | Targeted Equity Fund*                                         | 15.8804 | 5.19%    | 8.30% |
| 8.5320  | 5.6570  | Prime Income Fund*                                            | 8.5320  | 3.59%    | 4.21% |
| 16.6390 | 8.6469  | Royal Fidelity Int'l Fund - Equities Sub Fund*                | 16.2131 | 7.71%    | 7.25% |
| 13.3669 | 10.5381 | Royal Fidelity Int'l Fund - High Yield Fund*                  | 13.3669 | 2.76%    | 4.31% |
| 12.2694 | 9.5652  | Royal Fidelity Int'l Fund - Alternative Strategies Fund*      | 12.2620 | 1.18%    | 5.30% |
| 5.6500  | 3.3000  | CFAL Balanced Fund Ltd. (formerly CFAL MSI Preferred Fund )** | 5.6500  | 2.39%    | 4.87% |

\*NAV as at October 31st, 2025

\*\*NAV as at August 31st, 2025

| NOTES | Event    | Class          | *Record    | Payable    | Amount  |
|-------|----------|----------------|------------|------------|---------|
| APD   | AGM      |                | 20.11.2025 |            |         |
| BWL   | Dividend | Ordinary       | 19.11.2025 | 28.11.2025 | \$ 0.16 |
| FIN   | Dividend | Ordinary       | 19.11.2025 | 26.11.2025 | \$ 0.15 |
| FIN   | Dividend | Extra-Ordinary | 19.11.2025 | 26.11.2025 | \$ 1.25 |
| BOB   | AGM      |                | 03.12.2025 |            |         |
| CBL   | Dividend | Extra-Ordinary | 20.11.2025 | 27.11.2025 | \$ 0.05 |
| FAM   | Dividend | Ordinary       | 19.11.2025 | 28.11.2025 | \$ 0.05 |
| JSJ   | Dividend | Ordinary       | 21.11.2025 | 28.11.2025 | \$ 0.22 |