



BISX Index [1-day lag]

**CLOSING PRICES AS AT  
January 21, 2026**

RF Bank &amp; Trust

BISX Index  
VALUE  
3,137.32

|            |         |
|------------|---------|
| BISX Index | YTD +/- |
|            | 25.69   |

|                   |
|-------------------|
| <b>BISX Index</b> |
| <b>YTD %</b>      |
| <b>0.83%</b>      |

| 52    | 52    |                                |      |       |       |        |        |        |        |       |       |         |       |                |                |
|-------|-------|--------------------------------|------|-------|-------|--------|--------|--------|--------|-------|-------|---------|-------|----------------|----------------|
| Week  | Week  |                                |      | LAST  | CLOSE | CHANGE | VOLUME |        |        | Div   | P/E   | Div     | TTM   | YTD Capital    | 2025           |
| High  | Low   |                                |      | PRICE | PRICE |        |        |        |        | Paid  | Ratio | Yield % | ROAE% | Appreciation % | Appreciation % |
| 5.08  | 4.01  | Commonwealth Bank Ltd.         | CBL  | 4.49  | 4.49  | 0.16   | 11,000 | 0.173  | 0.200  | 25.9  | 4.45  |         | 19.16 | 5.40           | (15.98)        |
| 6.25  | 3.95  | Bank of The Bahamas            | BOB  | 6.25  | 6.25  | 0.00   | 0      | 0.665  | 0.050  | 9.4   | 0.80  |         | 6.99  | 3.14           | 40.93          |
| 16.20 | 14.45 | Finco                          | FIN  | 16.20 | 16.20 | 0.00   | 0      | 0.879  | 5.600  | 18.4  | 34.57 |         | 6.77  | 3.12           | 4.73           |
| 7.51  | 4.56  | Consolidated Water - BDR       | CWCB | 5.55  | 7.25  | -0.24  | 0      | n/m    | 0.079  | n/m   | 1.09  |         | n/m   | 2.69           | 38.76          |
| 12.29 | 8.63  | Emera - BDR                    | EMAB | 9.43  | 12.29 | 0.19   | 0      | n/m    | 0.3912 | n/m   | 3.18  |         | n/m   | 1.99           | 30.80          |
| 2.75  | 2.00  | Bahamas First Holdings Limited | BFH  | 2.75  | 2.75  | 0.00   | 0      | 0.345  | 0.08   | 8.0   | 2.91  |         | 9.4   | 1.85           | 22.7           |
| 16.50 | 13.76 | CIBC Caribbean Bank            | CIB  | 16.50 | 16.50 | 0.00   | 0      | 1.026  | 0.360  | 16.1  | 2.18  |         | 18.75 | 1.60           | 12.00          |
| 6.65  | 5.50  | AML Foods Limited              | AML  | 6.64  | 6.65  | 0.00   | 0      | 1.139  | 0.230  | 5.8   | 3.46  |         | 4.07  | -              | 13.68          |
| 50.00 | 44.64 | Arawak Port Development Ltd.   | APD  | 53.00 | 50.00 | 0.00   | 0      | 2.855  | 2.000  | 17.5  | 4.00  |         | 16.89 | -              | 12.01          |
| 12.00 | 9.00  | Bahamas Property Fund          | BPF  | 12.00 | 12.00 | 0.00   | 0      | 1.003  | 0.400  | 12.0  | 3.33  |         | 8.71  | -              | 14.29          |
| 2.76  | 2.76  | Benchmark                      | BBL  | 2.76  | 2.76  | 0.00   | 0      | 0.680  | 0.020  | 4.1   | 0.72  |         | n/m   | -              | -              |
| 14.69 | 11.20 | Colina Holdings Ltd.           | CHL  | 14.70 | 14.69 | 0.00   | 0      | 2.215  | 0.520  | 6.6   | 3.54  |         | 13.64 | -              | 22.72          |
| 10.52 | 5.10  | Doctors Hospital               | DHS  | 5.19  | 5.19  | 0.00   | 0      | 0.458  | 0.090  | 11.3  | 1.73  |         | 5.01  | -              | (50.52)        |
| 6.80  | 4.96  | Famguard                       | FAM  | 6.80  | 6.80  | 0.00   | 0      | 0.363  | 0.250  | 18.7  | 3.68  |         | 4.60  | -              | 18.26          |
| 6.85  | 5.11  | Focol                          | FCL  | 6.85  | 6.85  | 0.00   | 50,000 | 0.363  | 0.150  | 18.9  | 2.19  |         | 15.84 | -              | 7.03           |
| 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           |
| 17.50 | 15.25 | Fidelity Bank                  | FBB  | 16.22 | 16.21 | -0.02  | 2,000  | 0.631  | 0.520  | 25.7  | 3.21  |         | 12.71 | (0.18)         | (4.47)         |
| 11.06 | 9.40  | Bahamas Waste                  | BWL  | 10.41 | 10.41 | 0.00   | 0      | 0.475  | 0.450  | 21.9  | 4.32  |         | 12.89 | (0.86)         | (4.46)         |
| 12.00 | 9.63  | Commonwealth Brewery Ltd       | CBB  | 10.45 | 10.45 | 0.00   | 0      | 0.517  | 0.470  | 20.2  | 4.50  |         | 17.40 | (1.32)         | (2.75)         |
| 4.15  | 3.00  | Cable Bahamas                  | CAB  | 3.80  | 3.80  | 0.00   | 0      | -0.108 | 0.240  | -35.3 | 6.32  |         | 69.61 | (4.76)         | 13.68          |

PREFERRED SHARES

|       |       |                                                       |      |       |       |      |   |       |       |      |      |
|-------|-------|-------------------------------------------------------|------|-------|-------|------|---|-------|-------|------|------|
| 1.00  | 1.00  | Focal 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 | FBSA | 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 % |
|---------|---------------------------------------------------------------------|---------|-------|----------|
| 11.6650 | 6.4138 Secured Balanced Fund*                                       | 11.6650 | 5.50% | 5.50%    |
| 16.2857 | 7.6173 Targeted Equity Fund*                                        | 16.2857 | 7.87% | 7.87%    |
| 8.5533  | 5.6570 Prime Income Fund*                                           | 8.5523  | 3.84% | 3.84%    |
|         |                                                                     |         |       |          |
| 16.6390 | 8.6469 Royal Fidelity Int'l Fund - Equities Sub Fund*               | 16.2820 | 7.66% | 7.66%    |
| 13.4221 | 10.5361 Royal Fidelity Int'l Fund - High Yield Fund*                | 13.4214 | 3.01% | 3.01%    |
| 12.2694 | 9.5652 Royal Fidelity Int'l Fund - Alternative Strategies Fund*     | 12.2354 | 3.34% | 3.34%    |
| 5.6500  | 3.3000 CFAL Balanced Fund Ltd. (formerly CFAL MSI Preferred Fund)** | 5.6500  | 2.39% | 4.87%    |

\*NAV as at December 31st, 2025

\*\*NAV as at September 30th, 2025

|       |          |          |            |            |         |
|-------|----------|----------|------------|------------|---------|
| NOTES | Event    | Class    | *Record    | Payable    | Amount  |
| CIB   | Dividend | Ordinary | 16.01.2026 | 22.01.2026 | \$ 0.09 |