Fidelity Bank (Bahamas) Limited
(Incorporated under the laws of the Commonwealth of The Bahamas)

Consolidated Statement of Financial Position (Unaudited)
As of 30 June 2026
(Expressed in Bahamian dollars)

	2026	2025
	$	$
ASSETS		
Cash on hand and at banks	259,687,982	250,558,571
Investment securities	234,994,904	204,674,480
Loans and advances to customers	340,088,894	349,112,371
Other assets	12,468,559	14,708,581
Investments in joint ventures	211,365	207,883
Property, plant and equipment	9,957,285	9,676,340
Total assets	**857,408,989**	**828,938,226**
LIABILITIES		
Deposits from customers	731,046,330	712,134,059
Accrued expenses and other liabilities	5,843,625	4,768,309
Total liabilities	**736,889,955**	**716,902,368**
EQUITY		
Capital – ordinary shares	20,449,512	20,449,512
Capital – preference shares	15,000,000	15,000,000
Revaluation reserve	2,581,156	2,607,186
Retained earnings	82,488,366	73,979,160
Total equity	**120,519,034**	**112,035,858**
Total liabilities and equity	**857,408,989**	**828,938,226**

Fidelity Bank (Bahamas) Limited

Consolidated Statement of Comprehensive Income (Unaudited)
For the Six (6) Months Ended 30 June 2026
(Expressed in Bahamian dollars)

	3 Months Ended	6 Months Ended	
	30 June 2026 $	30 June 2026 $	30 June 2025 $
INCOME			
Interest income			
Bank deposits, loans and advances	13,304,998	26,534,459	27,318,421
Investment securities	2,081,896	4,107,035	3,002,661
	15,386,894	30,641,494	30,321,082
Interest expense	(1,426,337)	(3,230,652)	(3,783,059)
Net interest income	**13,960,557**	**27,410,842**	**26,538,023**
Fees and commissions	3,593,941	7,110,850	6,210,510
Other income	75,263	114,157	96,130
Total income	**17,629,761**	**34,635,849**	**32,844,663**
EXPENSES			
General and administrative	6,610,275	13,324,394	11,762,606
Salaries and employee benefits	4,233,437	8,539,848	8,163,843
Provision for loan losses	1,300,332	3,235,979	3,122,181
Allowances for impairment	-	-	-
Depreciation and amortisation	288,505	572,441	579,508
Total expenses	**12,432,549**	**25,672,662**	**23,628,138**
Operating profit	**5,197,212**	**8,963,187**	**9,216,525**
Share of profits/(losses) of joint ventures	7,484	3,482	(3,837)
Net income and total comprehensive income	**5,204,696**	**8,966,669**	**9,212,688**
Weighted average number of ordinary shares outstanding	**28,830,129**	**28,830,129**	**28,830,129**
Earnings per share	**0.17**	**0.29**	**0.30**

Fidelity Bank (Bahamas) Limited

Consolidated Statement of Changes in Equity (Unaudited)
For the Six (6) Months Ended 30 June 2026
(Expressed in Bahamian dollars)

	Capital – Ordinary Shares $	Capital – Preference Shares $	Revaluation Reserve $	Retained Earnings $	Total $
As of 1 January 2026	20,449,512	15,000,000	2,607,186	73,979,160	112,035,858
Comprehensive income					
Net income	-	-	-	8,966,669	8,966,669
Other comprehensive income					
Property, plant and equipment revaluation	-	-	-	-	-
Total comprehensive income	-	-	-	8,966,669	8,966,669
Transfers					
Depreciation transfer	-	-	(26,030)	26,030	-
Total transfers	-	-	(26,030)	26,030	-
Transactions with owners					
Dividends – preference shares	-	-	-	(483,493)	(483,493)
Dividends – ordinary shares	-	-	-	-	-
Total transactions with owners	-	-	-	(483,493)	(483,493)
As of 30 June 2026	**20,449,512**	**15,000,000**	**2,581,156**	**82,488,366**	**120,519,034**
Dividends per share	**-**	**0.32**			

Fidelity Bank (Bahamas) Limited

Consolidated Statement of Changes in Equity (Unaudited)
For the Year Ended 31 December 2025
(Expressed in Bahamian dollars)

	Capital – Ordinary Shares $	Capital – Preference Shares $	Revaluation Reserve $	Retained Earnings $	Total $
As of 1 January 2025	20,449,512	15,000,000	1,710,298	73,407,415	110,567,225
Comprehensive income					
Net income	-	-	-	16,509,224	16,509,224
Other comprehensive income					
Property, plant and equipment revaluation	-	-	945,077	-	945,077
Total comprehensive income	-	-	945,077	16,509,224	17,454,301
Transfers					
Depreciation transfer	-	-	(48,189)	48,189	-
Total transfers	-	-	(48,189)	48,189	-
Transactions with owners					
Dividends – preference shares	-	-	-	(975,000)	(975,000)
Dividends – ordinary shares	-	-	-	(15,010,668)	(15,010,668)
Total transactions with owners	-	-	-	(15,985,668)	(15,985,668)
As of 31 December 2025	**20,449,512**	**15,000,000**	**2,607,186**	**73,979,160**	**112,035,858**
Dividends per share	**0.52**	**0.65**			

Corresponding Figures

Where necessary, corresponding figures are adjusted to conform with changes in presentation in the current year. Further, corresponding figures presented in the consolidated statement of financial position and related notes are as of 31 December 2025.

Capital Management

The objectives of Fidelity Bank (Bahamas) Limited (the Bank) when managing capital, which comprises total equity on the face of the consolidated statement of financial position, are:

- To comply with the capital requirements set by the Central Bank of The Bahamas (the Central Bank).

- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for its shareholders and benefits for other stakeholders; and

- To maintain a strong capital base to support the development of its business.

Capital adequacy and the use of regulatory capital are monitored by the Bank's management, employing techniques designed to ensure compliance with guidelines established by the Central Bank, including quantitative and qualitative measures. The required information is filed with the Central Bank on a quarterly basis.

The Central Bank, the Bank's principal regulator, requires that the Bank maintains a ratio of total regulatory capital to risk-weighted assets at or above a minimum of 8.00%. For the six (6) months ended 30 June 2026 and the year ended 31 December 2025, the Bank complied with all of the externally imposed capital requirements to which it is subject.

Subsequent Events

Subsequent to 30 June 2026, the Directors of the Bank declared a dividend on ordinary shares in the amount of $0.24 per share, which was settled.