



MODERATE PORTFOLIO
Q2 2026 FACT SHEET & PERFORMANCE REVIEW
AS AT JUNE 30th, 2026

PORTFOLIO OBJECTIVE

This portfolio's objective is to provide investors with a steady and consistent stream of income while also providing opportunity for growth, through capital appreciation. However, long-term capital preservation is paramount.

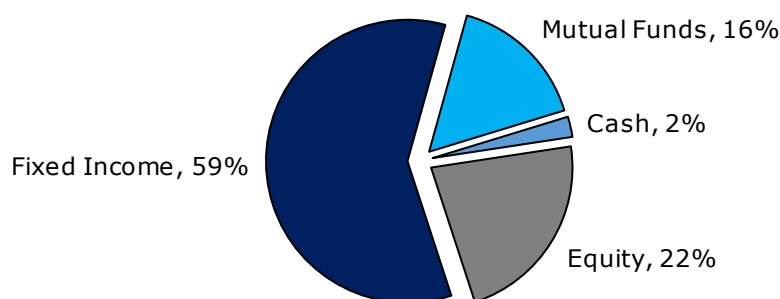
PORTFOLIO ASSET ALLOCATION

The long-term asset allocation of this portfolio will be up to 50% in publicly traded Bahamian companies and the remainder invested in international mutual funds, fixed income instruments such as Bahamas Government Registered Stock, corporate and preference shares of Bahamian companies, along with money market instruments such as bank deposits and term deposits.

PORTFOLIO RISK and RETURN

The portfolio carries a balanced level of risk due to its asset allocation. However, the equity component encourages higher rates of growth, which we believe can provide a total portfolio return of between 5% - 7% per annum on average over the long-term.

ASSET ALLOCATION



*Note that 15.0 percent of the portfolio is comprised of international investments.

TOP FIVE EQUITY HOLDINGS

Commonwealth Bank (CBL)
FOCOL Holdings (FCL)
Colina Holdings (CHL)
Commonwealth Brewery (CBB)
Cable Bahamas (CAB)

KEY INFORMATION

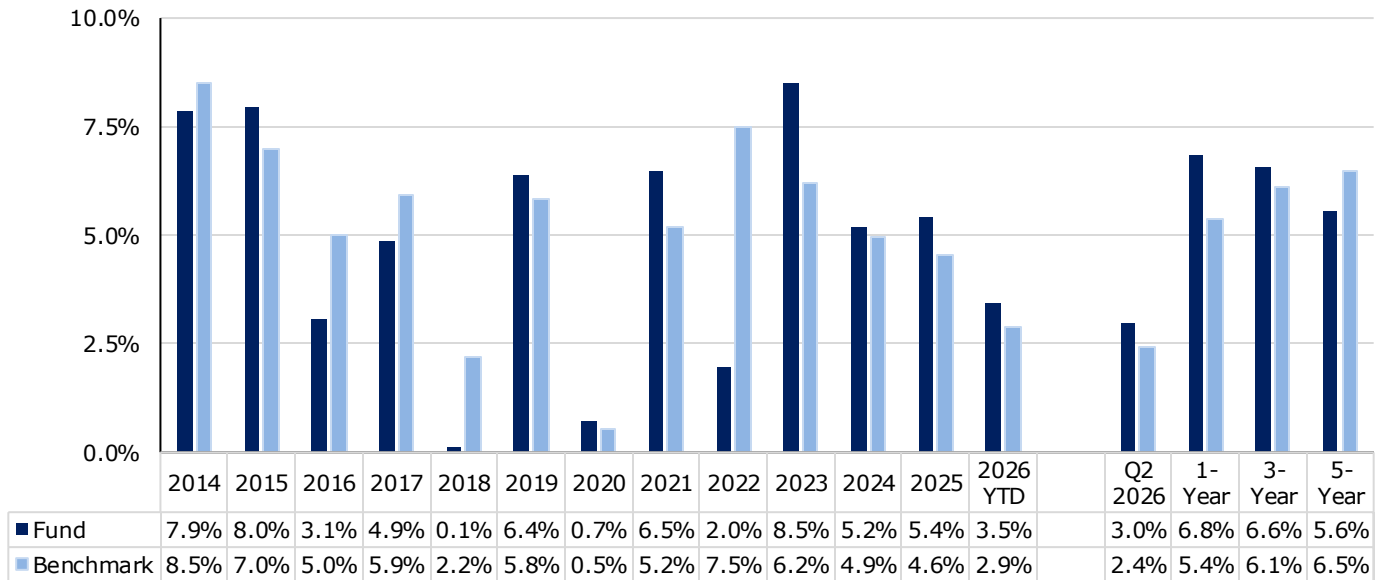
Fund Inception Date: January 2002
Net Assets: \$85.51 Million
Currency: BSD & USD
Management Fee: 1.00% p.a.
Expense Ratio (2024): 1.20%
Redemption Fee: None
Redemption Notice: 3rd of each month
Valuation Frequency: Monthly

FUND FEATURES

- Capital appreciation potential and income
- Diversified investments across asset classes and industries
- Exposure to international equity & fixed income markets
- Types of securities held:
 - Equities
 - Government bonds
 - Corporate bonds
 - Preference shares
 - International funds
 - Cash & money market instruments



FUND PERFORMANCE

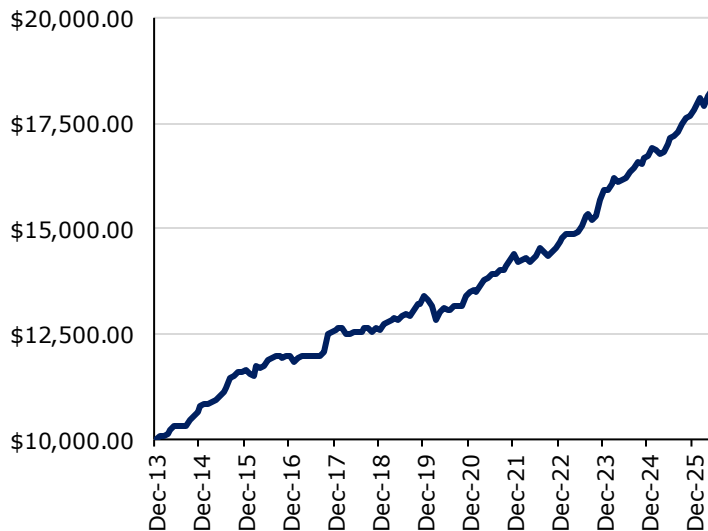


Note:

1. All fund returns are reported net of fees.
2. Both 3-year & 5-year performance represent an annualized average over the period.

Benchmark: Blended (BISX / Prime Rate / Int'l Index / Weighted Avg. Deposits)

Growth of \$10,000



Fund Statistics (5-Year)

Highest 12-month return:	9.0%
Lowest 12-month return:	2.0%
Volatility (Standard Dev.):	2.3%

The Markets

During the second quarter of 2026, the BISX All-Share Index rose by 3.1% over the previous quarter, bringing the index return to 3.7% year-to-date. Gains were concentrated among select financial and consumer staple names, led by AML Foods Limited at 48.9%, Bank of The Bahamas at 29.0%, J.S. Johnson Ltd. at 19.8% and Finance Corporation of The Bahamas at 11.1%. In contrast, losses were recorded in a handful of stocks, with Bahamas First, Consolidated Water, and Fidelity Bank experiencing declines of 23.3%, 10.9%, and 10.0%, respectively.

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