



April 27, 2020

Dear Shareholders:

**Re: Commonwealth Bank Limited's 2019 Annual Report Publication**

Out of an abundance of caution, and as mandated by the Government of The Bahamas, the Bank implemented social distancing measures to limit workforce exposure to the novel coronavirus. This resulted in workforce dispersion, and unforeseen delays in the completion of regulatory filings and publications for the fiscal year ended December 31, 2019.

As a result, the filing date for the Bank's Annual Report has been extended to **May 30<sup>th</sup>, 2020**.

We wish you and your families continued health and safety during these unprecedented times.

Sincerely,

Raymond Winder  
President