

The world is experiencing an unprecedented challenge posed by COVID-19. We are making every effort to ensure Commonwealth Bank's Annual General Meeting of Shareholders (AGM) can take place while ensuring the safety of our shareholders, employees, and service providers.

Q. WHERE IS THE AGM BEING HELD?

A. This year the AGM will be held virtually due to the COVID-19 pandemic. Shareholders will not be able to attend the Annual Meeting in person.

Q. WHY IS THIS YEAR'S ANNUAL MEETING BEING HELD IN A VIRTUAL-ONLY FORMAT?

A. Our preference is to hold an in-person annual meeting of shareholders. However, due to public health concerns resulting from the coronavirus (COVID-19), and the related social distancing protocols, our Board of Directors has determined to hold our annual meeting solely by means of remote communication via webcast. This is often referred to as a "virtual annual meeting." The webcast will allow all shareholders to join the meeting, regardless of location. As with an in-person meeting, you will be able to vote and ask questions during the meeting.

Q. DO I NEED TO REGISTER IF I WANT TO WATCH THE AGM ONLINE?

A. Yes. Registration is required to watch the event live online at www.combankltd.com/shareholders/registerforAGM/

Q. HOW DO I REGISTER FOR THE AGM?

A. Bahamas Central Securities Depository (BCSD) will provide the information you need to register to exercise your voting rights and/or to submit a question.

Q. WHAT IS THE DEADLINE TO REGISTER TO PARTICIPATE IN THE VIRTUAL AGM?

A. End of business on Tuesday, June 28, 2022.

Q. HOW CAN I ACCESS THE ANNUAL GENERAL MEETING?

A. Shareholders can access the meeting by clicking the Click Here to Join link and entering the 6-digit passcode found in the registration confirmation email.

Q. HOW CAN I PARTICIPATE IN THE ANNUAL MEETING?

A. The annual meeting is scheduled to begin at 5:00 p.m., on Wednesday, June 29, 2022. Online access will begin at 4:30 p.m. We encourage you to access the meeting webcast prior to the start time.

You can submit questions in writing to the virtual meeting website during the adjourned AGM. We intend to answer questions pertinent to company matters as time allows during the meeting. Questions that are substantially similar may be grouped and answered once to avoid repetition.

TO ASK A QUESTION

1. Select the question icon at the top of the screen
2. Compose your question as concisely as possible.
3. Select the send icon
4. You will receive confirmation that your question has been received.

NOTE: If you would like to ask a question prior to the AGM, please contact Charlene Bosfield, Corporate Secretary, at charlene.bosfield@combankltd.com

The meeting Chair will give shareholders a reasonable opportunity to ask questions at the AGM on the business of the meeting or the management of the Bank. The Bank's Board of Directors will also attend the AGM and there will be an opportunity for shareholders to ask questions relevant to the Board.

TO VOTE

1. When the Chair declares the polls open, select the voting icon at the top of the screen and the resolutions and voting choices will appear.
2. Press the option corresponding with the way in which you wish to vote.
3. Once the option has been selected, the vote will appear in blue.
4. If you wish to change your vote, you can simply press the new vote option or cancel your vote at any time before the Chair closes the polls.
5. Upon conclusion of the AGM the home screen will be updated to state that the meeting is now closed.