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PUBLIC RELEASE

**NCB FINANCIAL GROUP ANNOUNCES EXECUTIVE APPOINTMENT
AT NCB CAPITAL MARKETS LIMITED**

NCB Financial Group Limited is pleased to announce that Ms Tracy-Ann Spence has been promoted to Chief Operating Officer for its subsidiary, NCB Capital Markets Limited (NCBCM). She will report to Mr Steven Gooden, Chief Executive Officer (CEO), NCBCM. In this role, Tracy-Ann will have responsibility for all operational aspects of the Jamaican business and has strategic oversight of the Wealth and Investment Management functions. The regional subsidiaries located in the Cayman Islands, Barbados and Trinidad & Tobago and the other regional functions will continue to report into the CEO.

We wish her all the best in this role.

About NCB Financial Group

NCB Financial Group Limited ("NCBFG") was incorporated in April 2016 to be licensed under the Banking Services Act as the financial holding company for National Commercial Bank Jamaica Limited ("NCBJ"). NCB is the largest and most profitable financial services group in Jamaica with roots dating back to 1837. Through the bank and its wealth management, life and general insurance, and offshore banking subsidiaries, NCB provides a wide array of financial products and services to meet the needs of individual and business clients. The NCB Group includes NCBJ, NCB Capital Markets Limited and its subsidiaries in Barbados and Cayman, NCB Insurance Company Limited, NCB (Cayman) Limited, Clarien Group Limited and its subsidiaries in Bermuda, Guardian Holdings Limited and its subsidiaries as well as NCB Global Finance Limited in Trinidad and Tobago.

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