Kingston, Jamaica – July 31, 2025

**INVESTOR RELEASE**

## NCB FINANCIAL GROUP LIMITED ANNOUNCES SUCCESSFUL CLOSURE OF SENIOR SECURED NOTES

NCB Financial Group Limited ("NCBFG") announces, further to its release on July 24, 2025, the successful issuance of its Senior Secured Notes in the international capital markets. The Notes have a coupon of 11% and matures July 31, 2030.

This landmark transaction was priced on July 24, 2025 and funded today, July, 31, 2025, with a final issuance size of US$225,000,000.00. The proceeds of the Notes will be used to support NCB Financial Group's objectives, including liability management, balance sheet optimisation and enhancement of overall financial resilience.

The Notes were rated by Fitch Ratings and achieved a final long-term rating of "B+" and were also rated by Standard & Poors Ratings Services with a final rating of "B-".

The Notes are to be listed on the Singapore Stock Exchange.

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**About NCB Financial Group**

**NCB Financial Group Limited** 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"). The NCB Group is the largest and most profitable financial services group in Jamaica, with roots dating back to 1837. Through the bank (NCBJ) and the Group's wealth management, life and general insurance, and banking subsidiaries in the region, the NCB Group 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 Agency & Fund Managers Limited, NCB (Cayman) Limited, TFOB (2021) Limited, Clarien Group Limited and its subsidiaries in Bermuda, Guardian Holdings Limited and its subsidiaries as well as NCB Merchant Bank (Trinidad and Tobago) Limited in Trinidad and Tobago.

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