

Kingston, Jamaica – January 23, 2026

RELEASE

NCB FINANCIAL GROUP LIMITED PUBLISHES ELECTRONIC 2025 ANNUAL REPORT AND ADVISES OF ANNUAL GENERAL MEETING

NCB Financial Group Limited (NCBFG) advises that its 2025 Annual Report is now available in electronic format with printed copies available upon request through the Jamaica Central Securities Depository (JCSD). The Company further advises that its Annual General Meeting (AGM) will be held in a hybrid format on Friday, February 13, 2026, at 10 a.m. EST. Shareholders (or their proxies) may participate in person (limited seating) or virtually, and will be able to vote on all resolutions raised at the AGM once registered at <https://iteneri.com/ncbfg> or by contacting the Jamaica Central Securities Depository (JCSD) at jcsdrs@jamstockex.com.

1. Registration for Attendance

- **In-Person Attendance** (limited seating)

- Phone: (876) 967-3271
- Email: jcsdrs@jamstockex.com
- Online registration: <https://iteneri.com/ncbfg>

- **Online (Virtual) Attendance**

Advance registration is also required to attend the AGM virtually. Shareholders will need their Jamaican Taxpayer Registration Number, JCSD or Trinidad and Tobago Central Depository (TTCD) Account Number to complete registration and to vote electronically on resolutions raised at the AGM. If assistance is required in obtaining this account number, shareholders may:

- Contact their stockbroker; or
- Contact the JCSD Registrar Services Unit at (876) 967-3271 or via email at jcsdrs@jamstockex.com

Upon successful registration and verification, instructions on how to join the meeting will be sent to the same e-mail address that was used for registration. **Those instructions may only be used by one user and should not be shared with anyone.**

- **Registration deadline: Thursday, February 12, 2026.**

- **Non-Shareholders** may register to attend the AGM as observers (no voting) via <https://iteneri.com/ncbfg> (viewing only).

A public livestream of the AGM will be available for global viewing (without registration) via NCBFG's website at <https://www.myncb.com/agm> and NCBJ's YouTube channel.

2. Access to AGM Documents

The Notice of AGM, Proxy Form, and 2025 Annual Report are available at:

- NCBFG Annual Report Portal: <https://myncb.com/annualreport2025>
- NCBFG AGM Site: <https://iteneri.com/ncbfg>

They are also being made available on the following sites:

- Jamaica Stock Exchange: <https://www.jamstockex.com>
- Trinidad & Tobago Stock Exchange: <https://www.stockex.co.tt>

3. AGM Participation Details

- Registered shareholders (or their registered proxies) and non-shareholders will receive access instructions by email upon completion of registration.
- Only registered shareholders or their registered proxies may vote on resolutions at the meeting.
- The AGM will be streamed live via NCBFG's website and NCBJ's YouTube channel for global viewing.

○ Questions and Answers

Questions in Advance - Persons are encouraged to submit questions relating to the audited financial statements ahead of the AGM by emailing ncbinvestorqueries@jncb.com up to the evening of Thursday, February 12, 2026, so they may be addressed during presentations or over the course of the meeting.

Questions during the AGM – Questions may be submitted during the AGM using the Q&A feature of the application and we will seek to address as many questions as possible, particularly during the “Audited Accounts” and “Question & Answer” segments of the agenda. Shareholders wishing to speak should follow the instructions that will be provided during the meeting.

○ Voting

Shareholders will be able to vote on all resolutions in person or by electronic means. A comprehensive FAQ section—including “How to Vote”—is available on the AGM Site <https://iteneri.com/ncbfg>.

4. Support - For assistance with registration or participation in the AGM, please contact our Registrar via email at jcsdrs@jamstockex.com.

Shareholders are encouraged to help reduce the environmental footprint by providing mandate instructions for dividends to be credited directly to an account maintained at a financial institution. This may be done by signing up via the JCSD Portal at <https://jcsdportal.jamstockex.com> or by completing an Investor Instruction Form that will be available from the JCSD registration team at the AGM.

Shareholders are also encouraged to update their contact information (telephone number, postal and email addresses) to support efficient communication.

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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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NCB Financial Group Limited

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[www.myncb.com](http://www.myncb.com)

For investor related queries email: [ncbfginvestorqueries@jncb.com](mailto:ncbfginvestorqueries@jncb.com)

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