

The JMMB Group is one of the leading financial groups in the Caribbean, serving approximately 291,000 clients in Jamaica, Trinidad and Tobago and the Dominican Republic combined. The JMMB Group provides a broad range of financial solutions including: investments; banking; remittances; and insurance brokering, to individual, corporate and institutional clients.

Our mission is to maximize client satisfaction through exceptional client care, world class financial advice and expertise. Solidity, ethics, credibility and openness are hallmarks of JMMB, as experts in all aspects of our operations.

Grounded in our Vision of Love, our core values of integrity, respect, honesty and love; our cadre of talented team members; and our commitment to helping our clients achieve their financial goals, are the pillars of our success.

CORPORATE STRUCTURE

JMMB Group Limited is the holding company of the JMMB Group of companies, namely: JMMB Bank (Jamaica) Limited; JMMB Money Transfer Limited; Jamaica Money Market Brokers Limited; JMMB Insurance Brokers Limited; JMMB Fund Managers Limited; Capital & Credit Securities Limited; JMMB Real Estate Holdings; JMMB International Limited; JMMB Securities Limited; Jamaica Money Market Brokers (Trinidad and Tobago) Limited; JMMB Investments (Trinidad and Tobago) Limited; JMMB Securities (T&T) Limited; JMMB Bank (T&T) Ltd.; JMMB Holding Company SRL; Banco de Ahorro y Credito JMMB Bank, S.A.; JMMB Sociedad Administradora De Fondos De Inversion, S.A.; JMMB Puesto de Bolsa, S.A. and AFP JMMB BDI, S.A.

JMMB GROUP'S FORMULA:
Vision + Values + Expertise
= Phenomenal Success.

CORPORATE CITIZENSHIP

The JMMB Group takes its role as a socially-responsible corporate citizen very seriously, and this has been a guiding principle, and a part of our DNA, since inception. Hence, our structured corporate social responsibility programmes are delivered primarily through the Joan Duncan Foundation in Jamaica, and localized community initiatives in the countries within which we operate. Throughout the years, our Vision of Love has been extended to communities, supporting various initiatives in the areas of sports, health, education and general outreach.

KEY HIGHLIGHTS:

- The JMMB Group's entry into the commercial banking foray was made official in Jamaica, with the formal transition from JMMB Merchant Bank to the rebranded entity, JMMB Bank on August 14, 2017.
- Jamaica Money Market Brokers Limited, under an approved Scheme of Arrangement, was delisted from the Jamaica Stock Exchange (JSE), Barbados Stock Exchange (BSE) and Trinidad and Tobago Stock Exchange (TTSE), and relisted as JMMB Group Limited on April 13, 2015.
- As a means of deliberate business line diversification in Trinidad and Tobago, JMMB acquired 50% shareholding in Intercommercial Bank Limited (IBL) in 2005, and later gained full ownership of the IBL Group in 2013. On May 2, 2016, IBL Bank was rebranded to JMMB Bank.
- On June 29, 2012, JMMB successfully completed the transaction to acquire the Capital & Credit Financial Group (CCFG) in Jamaica. This enabled the expansion of the JMMB Group, to include the provision of banking, remittance and unit trust products and services, to its client base.
- In October 2007, JMMB Puesto de Bolsa opened its doors in the Dominican Republic, with a mandate to actively develop the money market in one of the largest Spanish-speaking Caribbean islands.
- Jamaica Money Market Brokers (JMMB) opened for business in November 1992, as the first money market broker in Jamaica.

LONG TERM SUCCESS:

In continuing on the path of success, the JMMB Group continues to put measures in place to streamline our operational synergies; build our business by investing in infrastructure, technology and training; and improving channel delivery of financial solutions to our clients.

SUMMARY OF KEY PERFORMANCE HIGHLIGHTS FROM JMMB GROUP AUDITED RESULTS FOR THE 2017/18 FY ENDING MARCH 31, 2018

US\$ 0.017
 EARNINGS PER STOCK UNIT

US\$59M
 NET INTEREST INCOME

US\$125.5M
 OPERATING REVENUE

US\$28.7M
 NET PROFIT

291,000+
 CLIENT BASE

*Exchange rate as at March 31, 2018 - J\$125.32 : US\$1