



FORM IOA

MATERIAL CHANGE REPORT

By gcharles at 8:41:13 am, 02/09/2026

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
NCB FINANCIAL GROUP LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change
August 31, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
NCB Financial Group Limited (NCBFG) advises of the following leadership developments: • Mr Robert Almeida completes his term as Group Chief Executive Officer (Group CEO) on September 30, 2026. • Mr Julian Mair is being appointed Group CEO of NCBFG effective November 17, 2026. • Mr Dave Garcia will become Group Chief Operating Officer (Group COO) of NCBFG effective September 1, 2026. • Mrs Ky-Ann Taylor will replace Mr Garcia in the roles of Group General Counsel and Corporate Secretary effective September 1, 2026. • Mr Garcia will serve as Acting Group CEO from October 1, 2026, until Mr Mair assumes office on November 17, 2026.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?		X
IF "NO"		
Date of Publication of Notice (dd/mm/yyyy)	02Sep2026	
IF "YES"		
State the reasons for applying for exemptions	N/A	

5. DETAILS OF SENIOR OFFICER

Name (First name, last name)	STEPHANIE NEITA
Position in Organization	ASSISTANT CORPORATE SECRETARY
Business Address	32 TRAFALGAR ROAD, KINGSTON 10, JAMAICA, W. I.
Work Phone (1-xxx-xxx-xxxx)	1 876-935-2780
Fax Phone (1-xxx-xxx-xxxx)	N/A
Email Address	Cox-NeitaS@jncb.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

STEPHANIE NEITA  ASSISTANT CORPORATE SECRETARY SEPTEMBER 1, 2026

Print Name Signature Position Date

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Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By : _____ Date (DD/MM/YYYY) _____