



July 29, 2015

Dear Shareholder:

On April 13, 2015, as a result of the implementation of the Scheme of Arrangement, approved last year by Jamaica Money Market Brokers Limited (JMMB), we delisted JMMB's ordinary shares from the Jamaica Stock Exchange, the Trinidad and Tobago Stock Exchange and the Barbados Exchange. In keeping with the new Scheme of Arrangement, JMMB Group Limited's (JMMBGL) ordinary shares were listed on all three exchanges.

With the implementation of the Scheme, and the resulting reorganisation, JMMB's sole shareholder became JMMBGL, and, if you were originally an ordinary shareholder of JMMB, you became a shareholder of JMMBGL.

This change means that JMMB will convene an Investor Briefing instead of its Annual General Meeting. The new holding company, JMMBGL, whose operations commenced after the end of the last Financial Year ending March 31, 2015, does not yet have any audited financial statements to present for adoption and, therefore, will not convene an Annual General Meeting, or issue an annual report, until next year. At that time, it will report on the activities for the Financial Year ending March 31, 2016.

However, in the interest of transparency and fostering continued investor confidence, the combined Boards of Directors of JMMB and JMMBGL have agreed to invite JMMBGL's shareholders to a briefing meeting at which the invitees will be updated on the operations and results of JMMB and the Group and on the outlook for the future. At this meeting, you will have the opportunity to ask questions of the board and management in the usual manner, and we will be pleased to answer them.

The major difference between this meeting and JMMB's usual Annual General Meeting is that there will be no resolutions to be voted on by you, since legally, this is reserved for JMMB's sole shareholder, JMMBGL. Next year, we will return to the usual format, when JMMBGL will have its first Annual General Meeting.

Your formal invitation to the JMMB briefing meeting is enclosed, and we hope you will be able to join us. We thank you for your continued support, and look forward to seeing you there.

Signed by JMMB and JMMBGL jointly

Dr Noel Lyon
Chairman

Carolyn DaCosta
Company Secretary