



FINANCIAL GROUP LIMITED

May 25, 2012

Mrs. Marlene Street-Forrest
The General Manager
Jamaica Stock Exchange
40 Harbour Street
Kingston

Dear Mrs. Street-Forrest

Re: Capital & Credit Financial Group – Offer to Acquire 100% of Ordinary Shares

This serves to inform you that an Offer and Take-Over Bid by the Jamaica Money Market Brokers (JMMB) Limited to acquire all of the shares of Capital & Credit Financial Group (CCFG) Limited has been delivered to the Board of Directors of CCFG on May 24, 2012 at 4:50 p.m. Upon consideration and review, a recommendation will be made by the Board to the Shareholders of Capital & Credit Financial Group Limited in accordance with regulatory requirements.

Thank you and do not hesitate to contact us for any further information.

Yours truly

Capital & Credit Financial Group Limited

Trudy-Ann Bartley Thompson (Mrs.)

AVP, Senior Legal Counsel & Company Secretary

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6-8 Grenada Way, Kingston 5, Jamaica, W.I.

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DIRECTORS: Ryland T. Campbell, **Chairman;** Andrew B. Cocking, Curtis A. Martin, Patrick W. Thelwell, Gregory B. Shirley
Kelvin St. C. Roberts; Maria A. Jones; C. Earl Samuels, Audrey Deer Williams