



NCB CAPITAL MARKETS LTD

OUTLOOK FOR 2017 & BEYOND

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Jefferies

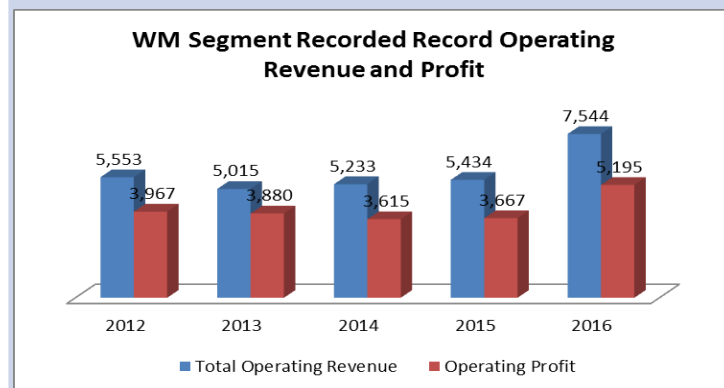
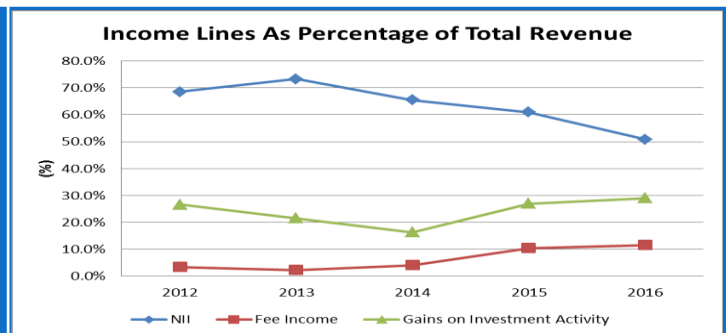
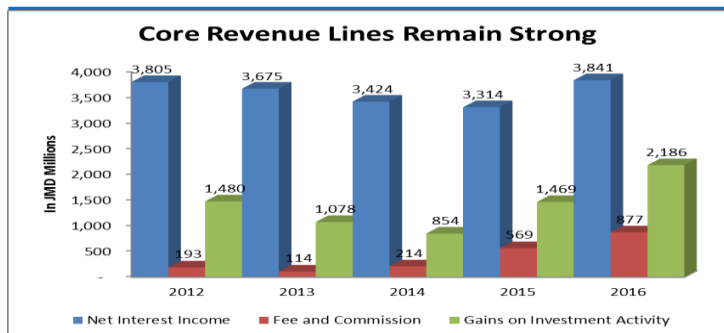
 **CAPITAL MARKETS**
LIMITED

 JAMAICA
OBSERVER

Television Jamaica

Just Look At Us Now!

Historical Financial Performance



- ❑ Wealth Management Segment records robust growth over last 5 years despite economic challenges; operating profit of \$5.2Bn in 2016
- ❑ NII remained fairly stable due to proactive spread management
- ❑ Fee income moved from \$193Mn in 2012 to \$877Mn; contribution to operating revenue increased from 3.5% to 11.6%
- ❑ Trading gains of \$2.2Bn was 47.7% higher than 2012's levels

Historical Financial Performance

Robust Performance of the Wealth Management Segment driven by:

- ❑ Proactive spread management which has helped to temper the impact of declining asset yields in a low interest rate environment
- ❑ Focus on growth in fee income which formed part of a broader revenue diversification strategy:
 - ✓ Significant increase in Corporate Finance activities;
 - ✓ CapFunds is the fastest growing Unit Trust scheme in Jamaica
- ❑ Growth in Investment activities through bond sales supported by thorough investment analyses and recommendations

Strategic Priorities

Three Broad Strategic Initiatives:

- 1) Leverage Digitization to transform customer experience and financial performance:
 - Upgrade in platform for core application which has eliminated system downtime resulting in improved customer experience
 - Plans in place to develop further distinctive digital capabilities

- 2) New Wealth Management Products to enhance investment offerings
 - Increase in the number of Unit Trust portfolios
 - CAPLoans- loans secured by Unit Trust investment
 - Structured Products Offering

Strategic Priorities Continued

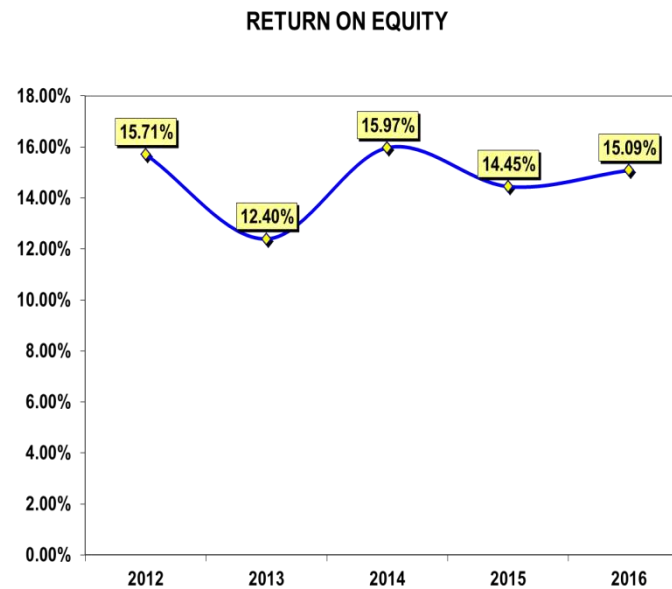
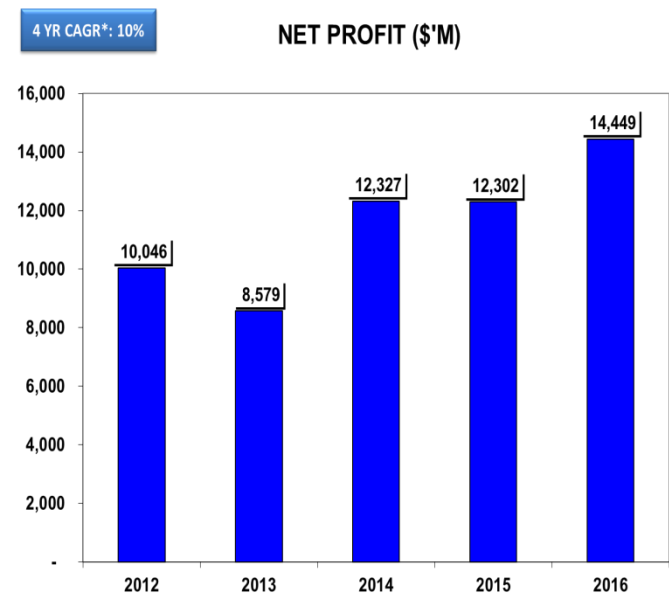
3) Regional Expansion

- Build out wealth management hub in Cayman
- Rolled out operations in Barbados
- Added new business lines in Trinidad
- Plans in place to commence operations in Dominican Republic

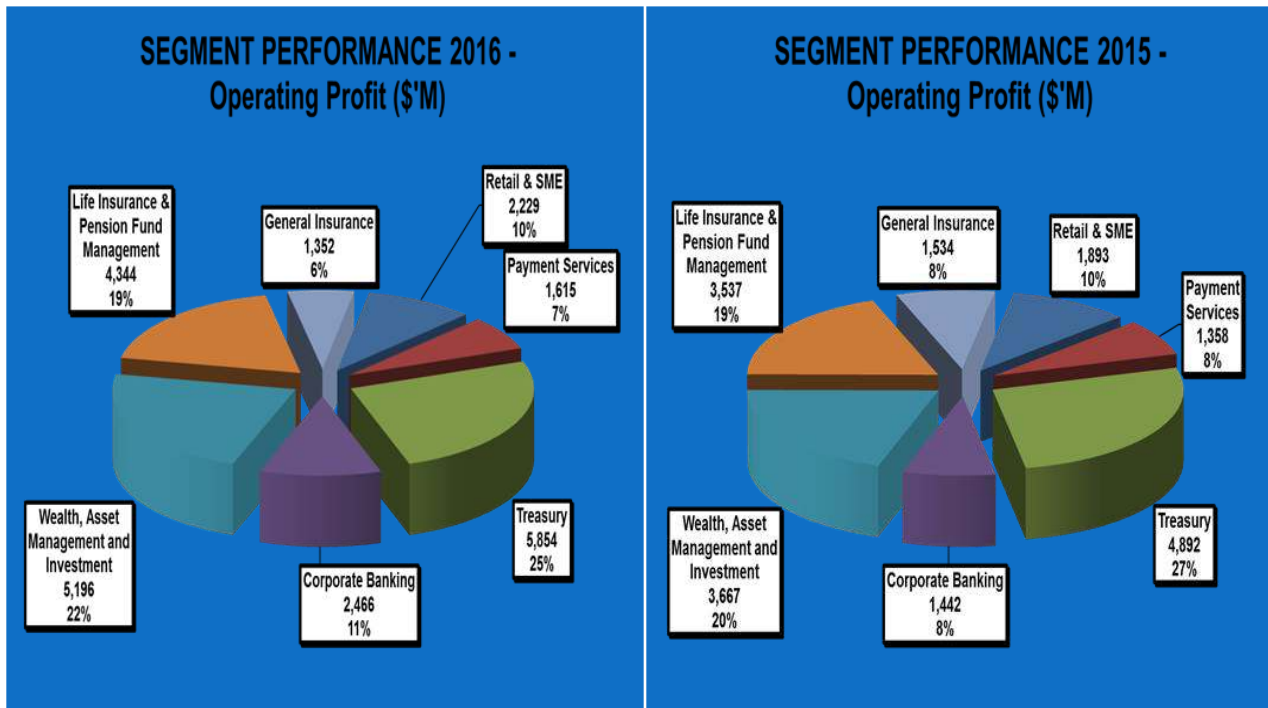
Where We Play



NCB Group Performance



NCB Group Performance



NCB Group New Strategy

NCB 2.0 by 2020: Faster...Simpler...Stronger- Setting the BAR (in the financial services industry)

- ❑ Building a world-class digital experience
 - ✓ By developing distinctive digital capabilities
- ❑ Accelerating regional expansion
 - ✓ By expanding in priority markets
- ❑ Reinventing our core business
 - ✓ By continuing to enhance sales and service excellence

Thank You

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