THE JMMB GROUP LTD.

NOTICE OF ANNUAL GENERAL MEETING AND PROXY FORM

RESILIENCE
WITH PURPOSE
GUIDED BY LOVE

THE JMMB GROUP LTD.

SHAREHOLDER
ADVISORY

July 24, 2026

JMMB GROUP LIMITED ANNUAL REPORT AND ANNUAL GENERAL MEETING (AGM)

Dear Valued Shareholder,

We are pleased to invite you to JMMB Group Limited's Annual General Meeting (AGM), which will be held on Wednesday, September 30, 2026. At the meeting, we will present our performance results for the financial year ended March 31, 2026, and discuss our strategic plans for the near future.

AGM MATERIALS

Enclosed are the Notice of AGM and the Proxy Form. If you are unable to attend the meeting, you may complete and submit the Proxy Form in accordance with the instructions provided.

MEETING FORMAT AND ONLINE ACCESS

For the convenience of all shareholders, the AGM will be held in a hybrid format, with both in-person attendance and an online live stream available. Details on how to participate via the online live stream are included in the Notice of AGM.

ANNUAL REPORT REQUESTS

Should you require a hard copy of the Annual Report, please contact the Company Secretary at **shareholderquery@jmmb.com**.

OUR APPRECIATION

We also take this opportunity to thank you for your continued partnership and for being a valued member of the JMMB family.

Sincerely,

Dr. Archibald Campbell CD, FCA, DBA
CHAIRMAN

NOTICE OF ANNUAL

GENERAL MEETING

THE JMMB GROUP LTD.

NOTICE IS HEREBY GIVEN that the THIRTEENTH ANNUAL GENERAL MEETING of JMMB GROUP LIMITED (the "Company") will be held on **WEDNESDAY, SEPTEMBER 30, 2026** at **10: 30 a.m.** (Jamaica) in a hybrid format (i) at the Jamaica Pegasus Hotel Kingston, located at 81 Knutsford Boulevard, Kingston 5, Jamaica, for attendance in person, and (ii) via electronic means* in accordance with the provisions of the Companies Act of Jamaica 2004 (as amended) to consider and if thought fit, to pass the following ordinary resolutions:

1. TO RECEIVE THE REPORTS OF THE DIRECTORS AND AUDITORS AND THE AUDITED ACCOUNTS FOR THE TWELVE (12) MONTHS ENDED MARCH 31, 2026.

"THAT the Reports of the Directors and Auditors and the Audited Accounts for the year ended March 31, 2026, circulated with the Notice convening the meeting be and are hereby adopted".

2. TO RATIFY INTERIM DIVIDEND PAYMENTS AND DECLARE THEM FINAL.

"THAT as recommended by the Directors, the interim dividends of Thirty Cents (30¢) per share paid on October 31, 2025 and Ten Cents (10¢) per share paid on February 9, 2026 making a total of Forty Cents (40¢) per share for the year, be and are hereby ratified and declared as final and that no further dividend be paid in respect of the year under review."

3. TO RE-APPOINT DIRECTORS RETIRING BY ROTATION PURSUANT TO ARTICLE 105

The Directors retiring from office by rotation pursuant to Article 105 of the Company's Articles of Incorporation are Mrs. Audrey Deer-Williams, Mr Leighton McKnight and Mrs Nerisha Davis-Farquharson of whom, being eligible, offer themselves for re-election.

To consider and (if thought fit) pass each of the following resolutions:

Resolution 3 (a): "THAT Mrs. Audrey Deer-Williams be and is hereby re-elected a Director of the Company."

Resolution 3 (b): "THAT Mr. Leighton McKnight be and is hereby re-elected a Director of the Company."

Resolution 3 (c): "THAT Mrs Nerisha Davis-Farquharson be and is hereby re-elected a Director of the Company."

4. TO APPOINT AUDITORS AND AUTHORISE THE DIRECTORS TO FIX THE REMUNERATION OF THE AUDITORS

"THAT PricewaterhouseCoopers, Chartered Accountants, be and are hereby appointed auditors of the Company to hold office until the end of the next Annual General Meeting at a remuneration to be fixed by the Directors of the Company."

5. TO APPROVE DIRECTORS' REMUNERATION

"THAT the amount included in the Audited Accounts of the Company for the year ended March 31, 2026, as remuneration for their services as Directors be and is hereby approved."

Dated this 24th day of July 2026

By Order of the Board

Carolyn DaCosta
Corporate Secretary

REGISTERED OFFICE
6 Haughton Terrace
Kingston 10, Jamaica.

NB: A member entitled to vote at the meeting is entitled to appoint a Proxy to attend and vote in his stead. A Proxy need not be a member of the Company. Enclosed is a Proxy Form for your convenience, which must be lodged at the Company's Registered Office at least forty-eight (48) hours before the time appointed for holding the meeting. The Proxy Form shall bear the stamp duty of J$100.00. The stamp duty may be paid by adhesive stamp(s) to be cancelled by the person executing the Proxy Form.

INSTRUCTIONS TO PARTICIPATE IN JMMB GROUP LIMITED (JMMBGL) 13TH ANNUAL GENERAL MEETING (AGM)

The JMMBGL AGM will be held both in person and virtually. Shareholders will be able to participate online via a private link (subject to registration) and will be able to vote on matters arising at the meeting.

All registered shareholders, regardless of geographic location, will therefore have an equal opportunity to participate in the AGM and engage with the business's Directors and team leaders.

The AGM will be streamed live on our website **https://jm.jmmb.com/AGM** in addition to the JMMB Group Facebook page and YouTube channel.

Shareholder Link

To attend virtually and participate (including voting) in the AGM as shareholders, you are required to register in advance for this meeting on the link below:
https://jm.jmmb.com/AGM

You will need your Jamaica Central Securities Depository or Trinidad and Tobago Central Depository account number to register and vote. After registering, you will receive a confirmation email with instructions for joining the meeting.

After registration and verification, shareholders will receive a unique link granting them authorized access to the private link, enabling attendance and participation at the AGM.

This unique link is confidential to the shareholder to whom it is issued and should not be shared with a third party. By applying for and receiving this unique link, each shareholder will be deemed to have irrevocably represented to JMMBGL that the link will be used only by such shareholder and no other person to access the AGM.

Non-shareholder Link

As a non-shareholder, you can participate in the AGM but will not be able to vote. You may register to participate using the link below:
https://jm.jmmb.com/AGM

We encourage shareholders to vote by proxy (where applicable) using the Proxy Form. We also encourage you to email us your questions ahead of time to **shareholderquery@jmmb.com**, and we will do our best to respond to your questions during the meeting, time permitting.

Electronic copies of this Notice of Annual General Meeting and the Proxy Form, as well as Minutes of the AGM, may be accessed on **www.jmmb.com**.

PROXY FORM

THE JMMB GROUP LTD.

I/We ____ of ____

___________________________ being a member/members of JMMB Group Limited (the Company) hereby appoint ____________________

________________of_________________________________ or failing him/her appoint ________________________________of

_____________________________________as my/our proxy to vote on my/our behalf at the Annual General Meeting of the Company to be

held on WEDNESDAY **SEPTEMBER 30 2026** at **10: 30 a.m.** (Jamaica) in a hybrid format (i) at the Jamaica Pegasus Hotel Kingston, located at 81 Knutsford Boulevard, Kingston 5, Jamaica, for attendance in person, and (ii) via electronic means* in accordance with the provisions of the Companies Act of Jamaica 2004 (as amended) to consider and if thought fit, to pass the following ordinary resolutions:

Please indicate by inserting a cross (x) in the appropriate box for how you wish to cast your vote. If you do not insert the cross in any of the boxes below, your proxy shall be entitled to vote as they deem fit in respect of the resolution corresponding with such box.

RESOLUTIONS	FOR	AGAINST
RESOLUTION 1 "THAT the Reports of the Directors and Auditors and the Audited Accounts for the year ended March 31, 2026, circulated with the Notice convening the meeting be and are hereby adopted."		
RESOLUTION 2 "THAT as recommended by the Directors, the interim dividends of Thirty Cents (30¢) per share paid on October 31st 2025 and Ten Cents (10¢) per share paid on February 9, 2026 making a total of Forty Cents (40¢) per share for the year, be and are hereby ratified and declared as final and that no further dividend be paid in respect of the year under review."		
RESOLUTION 3 - TO RE-APPOINT DIRECTORS **Resolution 3 (a)** "THAT Mrs. Audrey Deer-Williams, who retires by rotation and being eligible for re-election, be and is hereby re-elected a Director of the Company."		
Resolution 3 (b) "THAT Mr. Leighton McKnight, who retires by rotation and being eligible for re-election, be and is hereby re-elected a Director of the Company."		
Resolution 3 (c) "THAT Mrs. Nerisha Davis-Farquharson, who retires by rotation and being eligible for re-election, be and is hereby re-elected a Director of the Company."		
RESOLUTION 4 "THAT PricewaterhouseCoopers, Chartered Accountants, be and are hereby appointed auditors of the Company to hold office until the end of the next Annual General Meeting at a remuneration to be fixed by the Directors of the Company."		
RESOLUTION 5 "THAT the amount included in the Audited Accounts of the Company for the year ended March 31, 2026, as remuneration for their services as Directors, be and is hereby approved."		

Dated this 24th day of July 2026

____
Signature

Affix stamp
J$100.00

Notes:

1. To be valid, this proxy must be deposited with the Secretary of JMMB GROUP LIMITED at 6 HAUGHTON TERRACE, KINGSTON 10, JAMAICA no less than 48 hours before the time appointed for holding the meeting. A Proxy need not be a member of the Company.
2. This Proxy Form should bear stamp duty of J$100.00. Adhesive stamps are to be cancelled by the person signing the Proxy.
3. If the appointer is a Corporation, this Proxy Form must be executed under its Common Seal or under the hand of an officer or attorney duly authorised in writing.

*** NB: Details to join the Meeting online are contained in the Notice of Annual General Meeting.**