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RECORDS MANAGEMENT RECEIVED TTSEC
By gcharles at 4:04:20 pm, 03/11/2026

FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
JMMB Bank (T&T) Limited

2. DATE OF MATERIAL CHANGE

Date of material change
31st October 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Retirement of Ms. Catherine Kumar, Mr. John Tang Nian and Mr. Hugh Duncan as Directors of JMMB Bank (T&T) Limited effective 31st October, 2026.

SECURITIES AND EXCHANGE COMMISSION TRINIDAD AND TOBAGO SEC

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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?	☑	☐

If "No"

Date of Publication of Notice (dd/mmm/yyyy)	

If "Yes"

State the reasons for applying for the exemption
The Bank is of the view that in accordance with Section 64 (1) we notified JMMB (TT) Limited and investors in the subordinated debt of the material change by letter dated November 2, 2026. Copies are enclosed for your reference. JMMB (TT) is the Bank's sole shareholder. In the circumstances, we are grateful if publication can be considered unwarranted consistent with Section 64 (2) (b).

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Rachel K.S. Maikhoo
Position in Organization	Corporate Secretary/Legal Counsel
Business Address	DSM Plaza, Old Southern Main Road, Chaguanas
Work Phone (1-xxx-xxx-xxxx)	1-868-800-5662
Fax Phone(1-xxx-xxx-xxxx)	1-868-665-6663
Email Address	Rachel_Maikhoo@jmmb.com

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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.

Rachel K.S. Maikhoo	Rachel K.S. Maikhoo	Corporate Secretary/ Legal Counsel	2/11/2026
Print Name	**Signature**	**Position**	**Date**

FOR OFFICIAL USE ONLY

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) _____