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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
23rd October, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Effective 23rd October 2026, PricewaterhouseCoopers (PwC) has been appointed as the external auditor of JMMB Bank (T&T) Limited, replacing KPMG.

SECURITIES 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)	28th October, 2026

If "Yes"

State the reasons for applying for the exemption
N/A

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, Trinidad and Tobago
Work Phone (1-xxx-xxx-xxxx)	1-868-800-5662 ext 42164
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	26th October, 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) _____