Royal Bank

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By nmar at 8:30:26 am, 23/10/2026

RBC Royal Bank (Trinidad & Tobago) Limited
*A Member of the Deposit Insurance Fund*

Personal Banking – Head Office
6th Floor West, 7-9 St. Clair Avenue
St. Clair, Trinidad, West Indies

Tel.: (868) 623-1322
Fax: (868) 622-3260

October 23, 2026

Mr. Ayoub Barcoo
Director, Market Regulation and Surveillance Division
Trinidad & Tobago Securities and Exchange Commission
Levels 22-23, Tower D,
International Waterfront Centre
1 Wrightson Road
**PORT OF SPAIN**

Dear Mr. Barcoo:

**RBC Royal Bank (Trinidad & Tobago) Limited ("RBCTT") – Appointment of Deputy Managing Director – Form 10A Material Change Report**

We write to advise of the appointment of Mr. Andre Corbie as Deputy Managing Director and Executive Director of RBC Royal Bank (Trinidad & Tobago) Limited with effect from October 22, 2026. In this regard, we enclose herewith the requisite Material Change Report - Form 10A, for your attention.

The publication of the Notice in accordance with Section 64(1) (c) of the Securities Act, 2012 advising of these changes will appear on Monday, October 26, 2026, in two daily newspapers. The duly completed Form 10B, together with copies of the notices will be submitted to your office by October 27th, 2026.

We trust the foregoing and the enclosed are in order.

Yours truly,

Sharon Keshwah-Charles (Mrs.)
Corporate Secretary

Encls.

c. Mr. Kevin Deopersad, Director, Disclosure, Registration and Corporate Finance Division, Trinidad and Tobago Securities and Exchange Commission
Ms. Kathryn Denbow, Assistant General Counsel, RBC Caribbean Banking
Ms. Belinda James, Regional Head – Regulatory Compliance and AML, RBC Caribbean Banking

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By nmar at 8:31:13 am, 23/10/2026

# FORM 10A

## MATERIAL CHANGE REPORT

**Pursuant to Section 64 of the Securities Act, 2012**

| | |
|---|---|
| **General Instructions:** | Please complete all relevant sections; where the allocated space is insufficient, you may continue on a separate page and attach to the completed form. All supporting information and attached pages should be appropriately numbered and referenced.<br><br>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.<br><br>Completed reports should be submitted to:<br>The Director<br>Market Regulation and Surveillance Division<br>Trinidad and Tobago Securities and Exchange Commission<br>Levels 22 – 23, Tower D,<br>International Waterfront Centre,<br>1 Wrightson Road, Port of Spain,<br>Trinidad and Tobago |
| **Item 1** | State the name of the reporting issuer as specified in its constituting documents, and include the issuer's primary business address. |
| **Item 2** | State the exact date of the material change. Please note that only one date is to be included in this field. |
| **Item 3** | Provide sufficient disclosure regarding the material change to enable a reader to appreciate the nature and substance of the material change without having to refer to any other sources. Examples of relevant information that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, consideration paid for purchases/investments, sources of financing or funding, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer. |
| **Item 4** | State whether the issuer is seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012, by completing the associated "YES" or "NO" sections of the form accordingly.<br><br>If the issuer is not seeking an exemption, state the scheduled date(s) for the publication of the Notices and the associated daily newspapers of general circulation. |

| | |
|---|---|
| | If the issuer is seeking an exemption, state the issuer's reason(s) for applying for the exemption. |
| **Item 5** | State the name, position, business telephone number and email address of a senior officer of the reporting issuer who may be contacted to discuss further details regarding the material change. |
| **Item 6** | Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined. |

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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 |
| --- |
| RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED |

2. DATE OF MATERIAL CHANGE

| Date of material change |
| --- |
| OCTOBER 22, 2026 |

3. DESCRIPTION OF MATERIAL CHANGE

| Provide a description of the material change |
| --- |
| Mr. Andre Corbie has been approved by the Board of Directors of RBC Royal Bank (Trinidad & Tobago) Limited as Deputy Managing Director and Executive Director of RBC Royal Bank (Trinidad & Tobago) Limited, with effect from October 22, 2026. |

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) | 26-10-2026 |

If "Yes"

| State the reasons for applying for the exemption |
|---|
| |

5. DETAILS OF SENIOR OFFICER

| | |
|---|---|
| Name (First name, Last name) | SHARON KESHWAH-CHARLES |
| Position in Organization | CORPORATE SECRETARY |
| Business Address | 7-9 ST. CLAIR AVENUE, PORT OF SPAIN |
| Work Phone (1-xxx-xxx-xxxx) | 1-868-625-7288 |
| Fax Phone(1-xxx-xxx-xxxx) | |
| Email Address | sharon.keshwah-charles@rbc.com |

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.

| SHARON KESHWAH-CHARLES | | CORPORATE SECRETARY | OCTOBER 23, 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) _____