



FORM 10A

MATERIAL CHANGE REPORT

By kdematas at 2:32:26 PM, 9/5/2025

Pursuant to Section 64 of the Securities Act, 2012

General Instructions:	<p>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.</p> <p>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.</p> <p>Completed reports should be submitted to:</p> <p style="padding-left: 40px;">The Director Market Regulation and Surveillance Division Trinidad and Tobago Securities and Exchange Commission Levels 22 – 23, Tower D, International Waterfront Centre, 1 Wrightson Road, Port of Spain, Trinidad and Tobago</p>
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	<p>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.</p> <p>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.</p>

	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.





FORM 10A

MATERIAL CHANGE REPORT

By kdematas at 2:33:01 PM, 9/5/2025

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
CIBC Caribbean Bank Limited

2. DATE OF MATERIAL CHANGE

Date of material change
September 6, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
<p>The Chief Executive Officer of CIBC Caribbean Bank Limited (“CIBC Caribbean”), Mr. Mark St. Hill, announced that the bank reported a net loss of \$1.1 million for the third quarter ended July 31, 2025, compared with net income of \$65.7 million for the same quarter last year. He said that “results for the third quarter were adversely affected by an item of note related to a \$45.3 million fair value loss on a non-core investment which consists of structured notes issued by a third-party fund. Adjusted net income, which excludes the item of note, was \$44.2 million compared with \$64.7 million for the same quarter last year.”</p> <p>“Operating expenses were up \$7.6 million or 7% from the same quarter last year, primarily due to higher non-credit losses and investment in key strategic initiatives,” said Mr. St. Hill. “Provision for credit losses of \$21.3 million was elevated this quarter due to higher provisions on impaired debt securities”.</p> <p>Mr. St. Hill also stated that “at the end of the third quarter, the Bank’s Tier 1 and Total Capital ratios continued to reflect a robust capital position at 18.2% and 20.3% respectively, exceeding regulatory requirements. The Board of Directors approved a quarterly dividend of \$0.0125 per share, payable on October 16, 2025, to shareholders of record as of September 18, 2025.”</p>

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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If “No”

Date of Publication of Notice (dd/mmm/yyyy)	06/09/2025
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If “Yes”


State the reasons for applying for the exemption
N/A

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Cheryl Wood
Position in Organization	Assistant Group Corporate Secretary
Business Address	Michael Mansoor Building, Warrens, St. Michael, Barbados
Work Phone (1-xxx-xxx-xxxx)	1-246-367-2244
Fax Phone(1-xxx-xxx-xxxx)	N/A
Email Address	cheryl.wood@cibccaribbean.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.

<u>Cheryl Wood</u>		<u>Assistant Group Corporate Secretary</u>	<u>September 5, 2025</u>
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) _____