FORM 10

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. This report and any attachments should be certified by a Senior Officer of the Reporting Issuer. Completed reports should be submitted to: The Director Market Regulation and Surveillance Trinidad and Tobago Securities and Exchange Commission 57-59 Dundonald Street Port of Spain Trinidad		
Item 1	State the name of the reporting issuer, and include its business address.		
Item 2	State the date on which the material change occurred.		
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 matters that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, 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, and complete the associated "yes" or "no" sections of the form accordingly.		
Item 5	Give 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 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

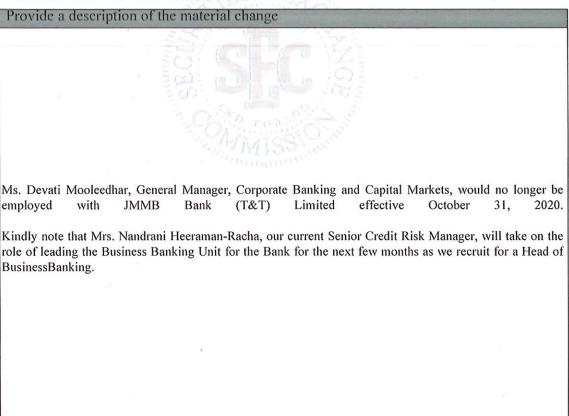
Name of Reporting Issuer	
JMMB Bank (T&T) Limited	

2. DATE OF MATERIAL CHANGE

Date of material change

31st October, 2020

3. DESCRIPTION OF MATERIAL CHANGE



4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

Will you be seeking an exemption from publishing a notice in	YES	NO
accordance with section 64(2) of the Securities Act 2012?		
If "No"	per the day per di	Fred Vista

(dd/mmm/yyyy)

If "Yes	s"			
State the reasons for applying for the exemption				
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			Herry.	
investor enclosed	s in the subordina d for your referen	ited debt of the material (ce. JMMB (TT) Limited is t	tion 64(1) we notified JMMI change by letter dated 31st ne Bank's sole shareholder. I unwarranted consistent wit	October, 2020. Copies are In the circumstances we
		SEC	CS	
		E Catto mo	1992	

5. DETAILS OF SENIOR OFFICER

Date of Publication of Notice

Name (Salutation, First name, Last name)	Rachel K.S Maikhoo
Position in Organization	Assistant Corporate Secretary/Manager, Legal
Business Address	JMMB Bank (T&T) Limited 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

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	Radel K. S. Mailhor Assistant Corporate Secretary		31st October, 2020		
Print Name	Signature	Position	0.8	Date	

FOR OFFICIAL USE ONLY

Tool	1D Information	
Registrant's Number		
Director's Number		
Document / Record Number		
Record's Management Date Received (dd/mm/yyyy)		
Approved By : Date (DD/MM/YYYY)		