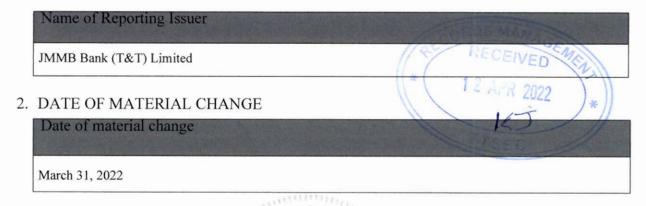
FORM 10

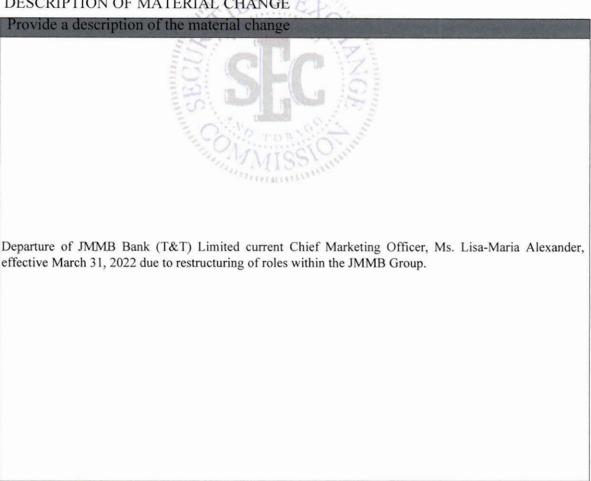
MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER



3. DESCRIPTION OF MATERIAL CHANGE



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)		

f "Yes"
State the reasons for applying for the exemption
he Bank is of the view that in accordance with Section 64(1) we notified JMMB (TT) Limited and
nvestors in the subordinated debt of the material change by letter dated April 1, 2022. Copies are
nclosed for your reference. JMMB (TT) Limited is the Bank's sole shareholder. In the circumstances we yould be grateful if publication can be considered unwarranted consistent with Section 64(2) (b).
rould be grateful if publication can be considered unwarranted consistent with Section 64(2) (b).
The state of the s

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	Denise Roopnarinesingh
Position in Organization	Corporate Secretary
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	Denise_Roopnarinesingh@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.

Print Name	Signature	Position	Date
Rachel K.S. Maikhoo	Rachel K.S. Maikhoo	Assistant Corporate Secretary	April 1, 2022

FOR OFFICIAL USE ONLY

Tool	ID Information	
Registrant's Number		发展影響 表現實
Director's Number	CONTRACTOR OF THE PARTY OF THE	
Document / Record Number		
Record's Management Date Received (dd/mm/yyyy)	CONTRACTOR OF STREET	
Approved By :	Date (DD/MM/YYYY)	