

**FORM 10****MATERIAL CHANGE REPORT****Pursuant to Section 64 of the Securities Act, 2012**

|                              |  |
|------------------------------|--|
| <b>General Instructions:</b> | <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<br/>Market Regulation and Surveillance<br/>Trinidad and Tobago Securities and Exchange Commission<br/>57-59 Dundonald Street<br/>Port of Spain<br/>Trinidad</p> |
| <b>Item 1</b>                | State the name of the reporting issuer, and include its business address.  |
| <b>Item 2</b>                | State the date on which the material change occurred.  |
| <b>Item 3</b>                | 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.  |
| <b>Item 4</b>                | 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.   |
| <b>Item 5</b>                | 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.  |
| <b>Item 6</b>                | 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**

Jan 07, 2022, 3:42 pm

1. NAME OF REPORTING ISSUER

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

2. DATE OF MATERIAL CHANGE

|                         |
|-------------------------|
| Date of material change |
| December 31, 2021       |

3. DESCRIPTION OF MATERIAL CHANGE

|   |
|---|
| Provide a description of the material change  |
| <p>Resignation of Ms. Sharon Maharaj, Head of Business Banking of JMMB Bank (T&amp;T) Limited, effective December 31, 2021.</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 checked="" type="checkbox"/> | <input type="checkbox"/> |

If "No"

|  |  |
|--|--|
| Date of Publication of Notice<br>(dd/mmm/yyyy) |  |
|--|--|

If "Yes"

| State the reasons for applying for the exemption  |
|---|
| <p>The Bank is of the view that in accordance with Section 64(1) we notified JMMB (TT) Limited and investors in the subordinated debt of the material change by letter dated December 31, 2021. Copies are enclosed for your reference. JMMB (TT) Limited is the Bank's sole shareholder. In the circumstances we would be grateful if publication can be considered unwarranted consistent with Section 64(2) (b).</p> |

5. DETAILS OF SENIOR OFFICER

|  |  |
|--|--|
| Name (Salutation, First name, Last name) | Denise Roopnarinesingh   |
| Position in Organization                 | Corp. Secretary/Chief Legal & Compliance Officer                           |
| Business Address                         | JMMB Bank (T&T) Limited<br>DSM Plaza, Old Southern Main Road,<br>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@jmb.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.

Denise Roopnarinesingh



Corporate Secretary

January 3, 2022

**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)

December 31, 2021

**Trinidad and Tobago Stock Exchange**

10<sup>th</sup> Floor, Nicholas Tower,  
#63-65 Independence Square,  
Port-of-Spain.

Dear Sir/Madam,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
**JMMB Bank (T&T) Limited**

A handwritten signature in blue ink, appearing to read 'Denise'.

**Denise Roopnarinesingh**  
Chief Legal & Compliance Officer/Corporate Secretary



December 31, 2021

**The Chairman**  
**Jamaica Money Market Brokers (Trinidad and Tobago) Limited**  
Furness House Independence Square,  
Port-of-Spain.

Dear Sir,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
**JMMB Bank (T&T) Limited**



**Denise Roopnarinesingh**  
**Chief Legal & Compliance Officer/Corporate Secretary**

cc Carolyn Da Costa, Company Secretary





December 31, 2021

**Mr. Hakim Salim**  
**Moonshine Investments Limited**  
#27 Gordon Street,  
San Fernando.

Dear Sir,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
JMMB Bank (T&T) Limited



**Denise Roopnarinesingh**  
**Chief Legal & Compliance Officer/Corporate Secretary**



December 31, 2021

**Mr. Hakim Salim**  
**Moonlight Investments Limited**  
27 Gordon Street,  
San Fernando.

Dear Sir,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
**JMMB Bank (T&T) Limited**



**Denise Roopnarinesingh**  
**Chief Legal & Compliance Officer/Corporate Secretary**



December 31, 2021

**Mr. Rawle Ramlogan**  
**The Home Mortgage Bank**  
Prince's Court, Ground Floor,  
Corner Keate and Pembroke Streets,  
Port of Spain.

Dear Sir,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
**JMMB Bank (T&T) Limited**

A handwritten signature in blue ink, appearing to read 'Denise'.

**Denise Roopnarinesingh**  
**Chief Legal & Compliance Officer/Corporate Secretary**



December 31, 2021

**Mr. Rowland Thomas**  
**Guardian Asset Management Limited**  
#1 Guardian Drive,  
West Moorings.

Dear Sir,

**Re: Resignation of Head of Business Banking**

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We hereby wish to formally advise of the resignation of our current Head of Business Banking, Ms. Sharon Maharaj, effective December 31, 2021. In the interim our Country Client Partnership Officer, Mr. Jason Baptiste will assume direct oversight of the Business Banking Unit.

Kindly note for your records.

Yours respectfully,  
**JMMB Bank (T&T) Limited**



**Denise Roopnarinesingh**  
**Chief Legal & Compliance Officer/Corporate Secretary**



