

FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

| | Name of Reporting Issuer |
|----|---|
| | Republic Bank Limited |
| 2. | DATE OF MATERIAL CHANGE |
| | Date of material change |
| | April 1st, 2020 |
| 3. | DESCRIPTION OF MATERIAL CHANGE |
| | Provide a description of the material change |
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| | A MILLEN CONTRACTOR |
| | |
| | Republic Bank Limited ("the Bank") advises that significant changes to its operations were effected on April 1st, 2020. The opening hours of its branches were altered and some of its staff began working remotely in an effort to safeguard its employees and customers against the developing COVID-19 pandemic. |
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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? | لكنا | |
| described with section or (a) of the beautiful life 2012. | | |
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| If "No" | | |
| Date of Publication of Notice | | |
| | | |
| (dd/mmm/yyyy) | | |

If "Yes"

| II "Yes" |
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| State the reasons for applying for the exemption |
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| additios |
| The changes to the Bank's operations were on a gradual basis and the public was made aware through various medium, such as various social media websites and the daily newspapers. The Bank will undertake to advise the public of any further developments and changes to its operations as they occur. |
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5. DETAILS OF SENIOR OFFICER

| Name (Salutation, First name, Last name) | Kimberly Erriah-Ali |
|---|--|
| Position in Organization | Group General Counsel/ Corporate Secretary |
| Business Address | 9-17 Park Street, Port of Spain |
| Work Phone (1-xxx-xxx-xxxx) | 1-868-625-3617 |
| Fax Phone(1-xxx-xxx-xxxx) | 1-868-623-1336 |
| Email Address | kimberly,erriah-ali@rfhl.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 | |
|---------------------|-----------|----------------------------|-----------------|--|
| KIMBERLY ERRIAH-ALI | Lua | Group General Counsel/Corp | April 3rd, 2020 | |

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| Tool | ID Information | 10 77 |
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| Registrant's Number | | |
| Director's Number | | |
| Document / Record Number | | 1 But 8 |
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| Record's Management Date Received (dd/mn | yyyy) are transmissible of the control of the contr | |
| Approved By: | Date (DD/MM/YYYY) | |
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