FORM 10





Pursuant to Section 64 of the Securities Act, 2012

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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

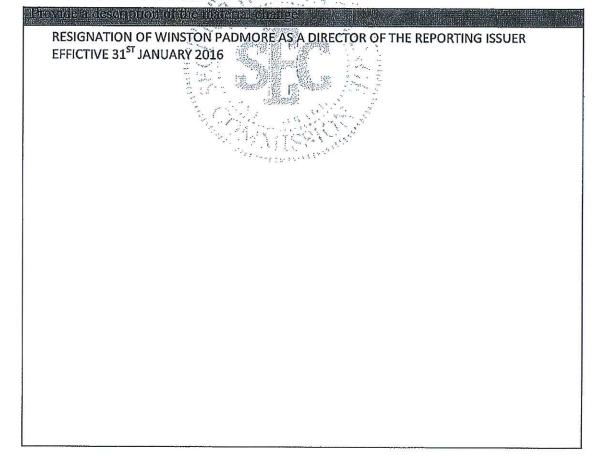
1. NAME OF REPORTING ISSUER

Name of Reporting Issuer			
INTERCOMMERCIAL BAN	IK LIMITED		

2. DATE OF MATERIAL CHANGE

1) are of marental change
31ST JANUARY 2016

3. DESCRIPTION OF MATERIAL CHANGE



4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

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Will you be seeking an exemption from publishing a notice in	[X]	Г
accordance with section 64(2) of the Securities Act 2012?		السا
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If "No"		
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If "Yes"

THE BANK IS IN THE VIEW THAT IN ACCORDANCE WITH SECTION 64 (1) WE NOTIFED JMMB (TT) LIMITED AND INVESTORS IN THE SUBORDINATED DEBT OF THE MARERIAL CHANGE BY LETTER DATED 31ST JANUARY 2016.

COPIES ARE ENCLOSED FOR YOUR REFERENCE. JMMB (TT) LIMITED IS THE BANK'S SOLE SHAREHOLDER. IN THE CIRCUMSTANCE WE WOULD BE GRETEFUL IF PUBLICATION CAN BECONSIDERED UNWARRANTED CONSISTANT WITH SECTION 64(2)(B)

5. DETAILS OF SENIOR OFFICER

Name (Salmarien, Ensimme.) Lasioname)	DENISE ROOPNARINESINGH
Rominism Grean Earton	LEGAL COUNSEL/CORPORATE SECRETARY
Business Address	INITERCOMMERCIAL BANK LIMITED DSM PLAZA, OLD SOUTHERN MAIN ROAD CHAGUANAS
Work Phone (I. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	868-665-4425
Lax Property (Control of the Control	868-672-7841
Emasi Additessa dagan da ana	droopnarinesingh@intercommercialtt.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/

LEGAL COUNSEL 1ST FEBRUARY 2016

Print Name

Signature

Position

Date

