FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER



JMMB Bank (T&T) Limited	
DATE OF MATERIAL CHANCE	

2. DATE OF MATERIAL CHANGE

Date of material change

31st March, 2019

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Mr. Dereck Rajack is no longer the Chief Risk Officer of JMMB Bank (T&T) Limited effective 31st March, 2019. Mr. Rajack has been promoted to JMMB Group Limited as Group Chief Risk Officer effective 1st April, 2019.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	ILO	NU
Will you be seeking an exemption from publishing a notice in accordance with section 64(2) of the Securities Act 2012?	X	
If "No"		
Date of Publication of Notice (dd/mmm/yyyy)		

If "Yes"

State the reas	sons for applying f	or the exemption	数值的数 差		
investors in the enclosed for you	ne view that in accord subordinated debt of ur reference. JMMB (T ful if publication can b	the material change T) Limited is the Bank	by letter dated 29 k's sole shareholde	th March, 2019. Cop r. In the circumstand	oies ces we
	THE STATE OF THE S	SEC			
	3.0				

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	Denise Roopnarinesingh
Position in Organization	Chief Legal Officer
Business Address	JMMB Bank (T&T) Limited DSM Plaza, Old Southern Main Road, Chaguanas
Work Phone (1-xxx-xxx-xxxx)	1-868-665-4425
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.

Denise Roopnarinesingh	Leeu	Chief Legal Officer	11.04.19
Print Name	Signature	Position	Date

FOR OFFICIAL USE ONLY

Tool	10 Information
Registrant's Number	
Director's Number	
Document / Record Number	SHOW THE RESERVE THE PROPERTY OF THE PERSON
Record's Management Date Received (dd/mm/yyyy)	
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Approved By :	Date (DD/MM/YYYY)
exproved by	Date (DD/Mort 144)