# Sameer Mohammed

Chief Risk Officer

Notice of Material Change pursuant to Section 64(1)(b) of the Securities Act 2012

**Scotiabank Trinidad and Tobago Limited ("the Bank") is pleased to announce that, effective January 2, 2026, Sameer Mohammed will assume the role of Chief Risk Officer of the Bank. Sameer succeeds Karen Abraham, who assumes a new role within the Bank's global operations.**

Since joining Scotiabank in 2007, Sameer has held progressively senior positions across Corporate and Commercial Banking and Risk Management. Most recently, as Director, Credit Risk, he spent six years leading commercial credit adjudication for the Caribbean South & East region, while overseeing all related credit risk governance and reporting. During this time, Sameer championed a client-centric approach to risk management, strengthened partnerships with corporate and commercial teams, and guided his unit to maintain best-in-class portfolio performance.

He holds a Bachelor of Science in Banking and Finance from the University of the West Indies and an MBA from the Edinburgh Business School, Heriot-Watt University.

In his new role as Chief Risk Officer, Sameer will be responsible for managing all risks across the Caribbean South & East region, which includes Trinidad and Tobago, Barbados, and Guyana.

The Management and Staff of the Bank extend their heartfelt congratulations to Sameer on his exceptional contributions to date and wish him continued success as he takes on this important leadership role.

**Kimi Rochard**
Corporate Secretary
Scotiabank Trinidad and Tobago Limited

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