

Ingram Bain

Director, Compliance,
Caribbean South & East



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 the appointment of Ingram Bain as Director, Compliance, Caribbean South & East, effective April 1, 2026.

Ingram will also assume the role of Chief Compliance Officer, following the interim appointment held by Denesh Abraham since January 17, 2026. Denesh will continue to serve in his substantive role as Director, AML Operations and Transformation.

Ingram is a seasoned banking professional with 35 years of experience and broad expertise across Branch Banking, Collections, Sales and Marketing, Internal Audit, and Regulatory Compliance. He holds a Master of Business Administration from the University of Derby (United Kingdom).

The Management and Staff of Scotiabank Trinidad and Tobago Limited extend their sincere congratulations to Ingram and look forward to his continued leadership and valuable contribution in this role.

A handwritten signature in black ink, appearing to read 'Kimi Rochard', positioned above a horizontal line.

Kimi Rochard
Corporate Secretary
Scotiabank Trinidad and Tobago Limited

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