



Thank you,
Richard

**Scotiabank Trinidad and Tobago Limited (“Scotiabank”)
Notice of Material Change Pursuant to section 64(1)(b) of
Trinidad and Tobago Securities Act 2012.**

Scotiabank extends its warmest congratulations and heartfelt appreciation to Richard Edoo, who will retire from the organisation on February 28, 2026, following an exceptional 34-year career with the Bank.

A passionate and inspirational people-leader, Richard consistently championed the development of high-performing teams across the organisation. He had a remarkable ability to recognise potential, nurture talent, and coach employees who have since grown into strong and confident leaders within Scotiabank.

Richard joined the Bank in 1991 and built a distinguished career defined by integrity, professionalism, and an unwavering dedication to our clients and colleagues. Appointed Vice President, Retail Banking and Small Business in 2021, he guided his teams while steadfastly promoting excellence, sound risk management, and staying true to our core values. His thoughtful, strategic, and inclusive leadership strengthened client service and helped position Scotiabank for long-term success.

Scotiabank sincerely thanks Richard for more than three decades of outstanding service, leadership, and impact. His contributions to our people, our clients, and our culture will leave a lasting legacy. We wish him every success and fulfilment as he embarks on this next chapter.

Richard’s successor will be announced in due course.

Kimi Rochard
Corporate Secretary
Scotiabank Trinidad and Tobago Limited

Scotiabank®