

SCHEDULE 4

FORM ECSRC - MC

Disclosure of Material Information

Date of Report : December 12, 2019

RBTT Bank (SKN) Limited

(Exact name of reporting issuer as specified in its charter)

Territory and date of Incorporation: **St. Christopher and Nevis, March 16, 1955**
(Continued on November 14, 2001 and Certificate of Amendment on March 18, 2002)

Issuer Registration Number: **NO. 66 of 2001**

Chapel Street, Charlestown, Nevis
(Address of principal office)

Reporting issuer's:

Telephone number (including area code): **1 (869) 469 5277**

Fax number: **1 (473) 469 1493**

Email address: **chad.allen@rbc.com**

N/A

(Former name or former address, if changed since last report)

Set out all relevant information relating to material change(s) in the company.

On December 12, 2019 Royal Bank of Canada (RBC) announced that it entered into definitive agreements to sell all banking operations in the Eastern Caribbean to a consortium of indigenous banks within the region, namely, 1st National Bank St. Lucia Limited; Antigua Commercial Bank Limited; National Bank of Dominica Limited; Bank of Montserrat Limited and The Bank of Nevis Limited. The transaction is subject to customary closing conditions, including regulatory approvals and is expected to be finalized in the coming months.

The sale by RBC of its Eastern Caribbean operations includes the sale by RBTT Bank Caribbean Limited of its 94% interest in RBTT Bank (SKN) Limited. The completion of the sale of the shares of RBTT Bank (SKN) Limited by RBTT Bank Caribbean Limited will result in a change of control of RBTT Bank (SKN) Limited.

SIGNATURES

Name of: Director/Chairman

Name of Assistant Corporate Secretary:

Rae-Debbie Skinner

Sharon Keshwah-Charles

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED

Signature

Signature

December 12, 2019

December 12, 2019

Date:

Date: