



FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

By kdematas at 2:19:54 PM, 10/10/2025

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
FIRST CITIZENS BANK LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change
OCTOBER 07, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Resignation of the following persons as Directors of First Citizens Bank Limited with effect from October 07, 2025:

1. Anthony Isidore Smart SC
2. Courtenay Williams
3. Ryan Proudfoot
4. Troy Garcia
5. Idrees Omardeen
6. Franka Costelloe
7. Jayselle Mc Farlane
8. Savitree Seepersad
9. Colin Wharfe
10. Devindra Ramnarine

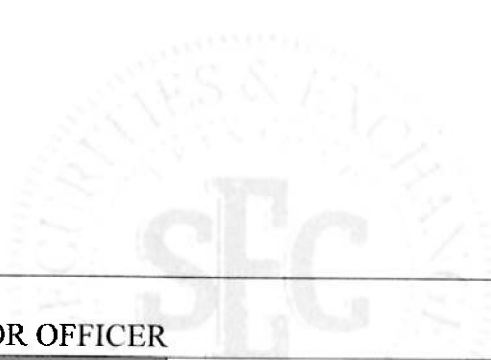
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?	☐	☒

If "No"

Date of Publication of Notice (dd/mm/yyyy)	October 14, 2025
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If "Yes"

State the reasons for applying for the exemption


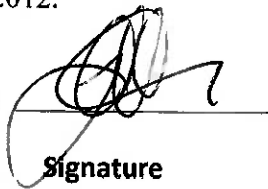
5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Lindi Ballah-Tull
Position in Organization	Group Corporate Secretary
Business Address	9 Queens Park East, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1 (868) 624-3178 Ext 3070
Fax Phone(1-xxx-xxx-xxxx)	-
Email Address	lindi.ballah-tull@firstcitizenstt.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.

LINDI BALLAH-TULL



GROUP CORPORATE SECRETARY _Oct. 10 2025_

Print Name

Signature

Position

Date

FOR OFFICIAL USE ONLY

Tool	ID Information
Registrant's Number	
Director's Number	
Document/Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By: _____

Date (DD/MM/YYYY) _____