



By nmar at 3:46:04 pm, 13 Nov 2025

FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer

FIRST CITIZENS BANK LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change

November 10, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

We advise that effective November 10, 2025, Ms. Cheryl-Ann La Roche has been appointed to act in the role of General Manager - Retail and Commercial Banking, until further notice.

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)	November 17, 2025
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If "Yes"

State the reasons for applying for the exemption
N/A

5. DETAILS OF SENIOR OFFICER

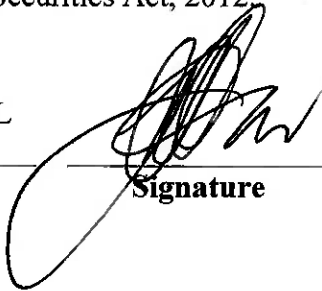
Name (First name, Last name)	Lindi Joy Ballah-Tull
Position in Organization	General Counsel and Group Corporate Secretary
Business Address	#9 Queen's Park East, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1 (868) 624-3178 ext. 3070/2
Fax Phone(1-xxx-xxx-xxxx)	1 (868) 621-0055
Email Address	lindi.ballah-tull@firstcitizenstt.com

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 J. BALLAH-TULL

Print Name



Signature

Group Corporate
Secretary

Position

November 13, 2025

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) _____