

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

October 22, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

We wish to advise that, consistent with the published announcements made on April 4, 2025 and August 27, 2025, Mr. Jason Julien has been appointed as Group Chief Executive Officer of the First Citizens Group with effect from October 22, 2025.

Ms. Sana Ragbir, General Manager-Retail and Commercial Banking, continues to act as Group Deputy Chief Executive Officer-Business Generation, until further notice.



By kdematas at 9:41:52 AM, 10/29/2025

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

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

If "No"

Date of Publication of Notice	October 29, 2025	
(dd/mmm/yyyy)		

If "Yes"

State the rea	asons 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.

DI J. BALLAH-TULL Print Name Sig	Group Corporate Secretary Position	October 28, Date
FOR OF	FICIAL USE ONLY	
Tool	ID Information	
Tool Registrant's Number	ID Information	
	ID Information	
Registrant's Number	ID Information	
Registrant's Number Director's Number		