



## FORM 10A

By nmar at 11:21:22 am, 2 Jan 2026

### 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 |
| December 31, 2025       |

3. DESCRIPTION OF MATERIAL CHANGE

|   |
|---|
| Provide a description of the material change  |
| <p>We hereby advise that the acting appointments of Ms. Sana Ragbir as Group Deputy Chief Executive Officer-Business Generation and Ms. Cheryl Ann La Roche as General Manager-Retail and Commercial Banking, comes to an end on December 31, 2025.</p> <p>Effective January 1, 2026, Ms. Ragbir and Ms. La Roche resume their substantive roles as General Manager-Retail and Commercial Banking and Head-Retail Banking, respectively. The Group Chief Executive Officer, Mr. Jason Julien, retains oversight of matters regarding the role of Group Deputy Chief Executive Officer-Business Generation until further notice.</p> |

#### 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? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

If "No"

|  |                 |
|--|-----------------|
| Date of Publication of Notice<br>(dd/mmm/yyyy) | January 7, 2026 |
|--|-----------------|

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                    |
| 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**

December 31, 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) \_\_\_\_\_