

FORM 10A
MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012



By nmar at 1:03:00 pm, 27/01/2026

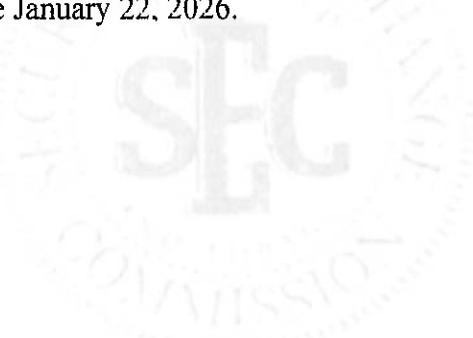
1. NAME OF REPORTING ISSUER

| |
|-----------------------------|
| Name of Reporting Issuer |
| FIRST CITIZENS BANK LIMITED |

2. DATE OF MATERIAL CHANGE

| |
|-------------------------|
| Date of material change |
| January 22, 2026 |

3. DESCRIPTION OF MATERIAL CHANGE

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| Provide a description of the material change |
| <p>We hereby advise of the resignation of Mr. Gerard Morton from the role of Group Chief Risk Officer, effective January 22, 2026.</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 (dd/mmm/yyyy) | January 29, 2026 |
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If "Yes"

| |
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| State the reasons for applying for the exemption |
| N/A |

5. DETAILS OF SENIOR OFFICER

| | |
|------------------------------|--|
| Name (First name, Last name) | Lindi J. 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 |  | Group Corporate Secretary | January 26, 2026 |
| 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) _____