



FORM 10A
MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

By gcharles at 11:56:49 am, 09/07/2026

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer

FIRST CITIZENS GROUP FINANCIAL HOLDINGS LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change

JULY 6, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

We hereby advise that Ms. Sana Ragbir has been appointed as the Group Deputy Chief Executive Officer – Business Generation effective July 6, 2026.



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/mmm/yyyy)	July 13, 2026
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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 Joy 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 J. BALLAH-TULL
Print Name


Signature

GROUP CORPORATE SECRETARY
Position

09/07/2026
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) _____

