



FORM 10A

By gcharles at 8:32:43 am, 03/08/2026

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
JULY 30, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
On July 30, 2026, the Board of Directors of First Citizens Bank Limited ("the Bank") granted approval for the Bank to pursue an application to borrow USD 200Million from the Inter-American Investment Corporation ('IDB Invest'), subject to certain conditions, including the receipt by the parties of all required regulatory and other approvals.

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)	August 6, 2026
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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 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)	-
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

31/07/2026

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) _____