



FORM 10A

MATERIAL CHANGE REPORT

By gcharles at 8:31:30 am, 02/09/2026

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
September 1, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
We hereby advise of interim appointments to Executive Management effective September 1, 2026, following the resignation of Mr. Jason Julien from the role of Group Chief Executive Officer effective August 31, 2026. • Ms. Sana Ragbir, Group Deputy Chief Executive Officer - Business Generation to act as Group Chief Executive Officer. • Mr. Brian Woo, General Manager - First Citizens Depository Services Limited to act as Group Deputy Chief Executive Officer - Business Generation. • Mr. Avinash Bissessar, General Manager - First Citizens Investment Services Limited to act as Group Deputy Chief Executive Officer - Operations and Administration.

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)	September 2, 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. 3070/2
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.

LINDI J. BALLAH-TULL



Group Corporate
Secretary

September 1, 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) _____