



By nmar at 7:53:08 am, 12/10/2026

FORM 10A

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

OCTOBER 6, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Further to our newspaper publication of August 6, 2026, we hereby advise that on October 6, 2026, the Board of Directors of First Citizens Bank Limited ("the Bank") granted approval for the Bank to enter into and execute legal documentation for a US\$200Million loan facility from the Inter-American Investment Corporation ('IDB Invest').

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)	October 13, 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	9/10/2006
Print Name	Signature	Position	Date
	Challenge Susan-Tompson Assistant Corporate Secretary		

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) _____