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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
NOVEMBER 6, 2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
We hereby advise that Mr. Javed Khan has been selected to act in the role of Assistant General Manager – Operations, with effect from November 3, 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)	November 10, 2026

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	November 6, 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/YYY) _____