



FORM 10A

MATERIAL CHANGE REPORT

By nmar at 1:23:43 pm, 25 Aug 2025

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer

FIRST CITIZENS GROUP FINANCIAL HOLDINGS LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change

August 22, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Following a Special Meeting of the Board of Directors of First Citizens Group Financial Holdings Limited held on August 22, 2025, we advise as follows.

The Group Chief Executive Officer (Group CEO) Ms. Karen Darbasie has proceeded on approved vacation leave from August 21, 2025 and will retire effective October 21, 2025.

Consistent with the published announcement made on April 04, 2025, the Board has appointed Mr. Jason Julien, currently Group Deputy CEO-Business Generation, to act as Group CEO in her absence with effect from August 22, 2025 until the retirement of the Group CEO after which, he will assume the substantive position as Group CEO.

The Board has also appointed Ms. Sana Ragbir, General Manager-Retail and Commercial Banking of First Citizens Bank Limited to act as Group Deputy CEO-Business Generation, while Mr. Julien is Group CEO (Ag).

Mrs. Neela Moonilal-Kissoon will continue in her substantive role as Group Deputy CEO-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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If "No"

Date of Publication of Notice (dd/mm/yyyy)	August 29, 2025
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If "Yes"

State the reasons for applying for the exemption
N/A

5. DETAILS OF SENIOR OFFICER

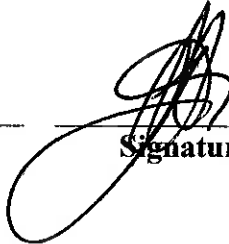
Name (First name, Last name)	Lindi Joy Ballah-Tull
Position in Organization	General Counsel and Group Corporate Secretary
Business Address	#9 Queen's Park East, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1 (868) 624-3178 ext. 3070/2
Fax Phone(1-xxx-xxx-xxxx)	1 (868) 621-0055
Email Address	lindi.ballah-tull@firstcitizenstt.com

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

Print Name



Signature

Group Corporate

Secretary

Position

August 22, 2025

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) _____