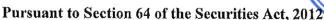


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General Instructions:	Please complete all relevant sections; where the allocated space is insufficient, you may continue on a separate page and attach to the completed form. All supporting information and attached pages should be appropriately numbered and referenced.			
	This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.			
	Completed reports should be submitted to: The Director Market Regulation and Surveillance Division			
	Trinidad and Tobago Securities and Exchange Commission Levels 22 – 23, Tower D, International Waterfront Centre,			
10 F T T 1	1 Wrightson Road, Port of Spain, Trinidad and Tobago			
Item 1	State the name of the reporting issuer as specified in its constituting documents, and include the issuer's primary business address.			
Item 2	State the exact date of the material change. Please note that only one date is to be included in this field.			
Item 3	Provide sufficient disclosure regarding the material change to enable a reader to appreciate the nature and substance of the material change without having to refer to any other sources. Examples of relevant information that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, consideration paid for purchases/investments, sources of financing or funding, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer.			
Item 4	State whether the issuer is seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012, by completing the associated "YES" or "NO" sections of the form accordingly.			
	If the issuer is not seeking an exemption, state the scheduled date(s) for the publication of the Notices and the associated daily newspapers of general circulation.			
	If the issuer is seeking an exemption, state the issuer's reason(s) for applying for the exemption.			
Item 5	State the name, position, business telephone number and email address of a senior officer of the reporting issuer who may be contacted to discuss further details regarding the material change.			
Item 6	Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined.			
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FORM 10A

MATERIAL CHANGE REPORT





NAME OF REPORTING ISSUER

Name of Reporting Issuer

FIRST CITIZENS GROUP FINANCIAL HOLDINGS LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change

September 26, 2022

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

At a meeting of the Board of Directors of First Citizens Group Financial Holdings Limited held on September 26, 2022, the Directors agreed to discontinue its loan application process with the Inter-American Development Bank Group's Private Sector Arm – IDB Invest for senior unsecured financing of up to US\$175 million. This decision was made noting:

- 1. A rising interest rate environment in the United States of America and other global financial markets; and
- 2. First Citizens has sufficient USD liquidity to fund its initiatives within the short to medium term.

First Citizens remains committed to the development of a comprehensive sustainable finance strategy to fund its Environmental, Social, and Governance goals and this process will continue.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

Will you be seeking an exemption from publishing a notice in	[2]
· · · · · · · · · · · · · · · · · · ·	
accordance with Section 64(2) of the Securities Act 2012?	
(2) 02 1110 120 120 120 120 120 120 120 120	-

If "No"

Date of Publication of Notice	October 03, 2022	
(dd/mmm/yyyy)	$\overline{\mathbf{q}}$	

If "Yes"

State the reasons for applying for the exemption				

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Lindi Ballah-Tull		
Position in Organization	Group Corporate Secretary		
Business Address	9 Queens 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

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 BALLAH-TULI GROUP CORPORATE SECRETARY **Print Name** ignature **Position** FOR OFFICIAL USE ONLY **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)

I hereby certify that the statement and information contained in this form and any attachment