

FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

General Instructions:	<p>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.</p> <p>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.</p> <p>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, 1 Wrightson Road, Port of Spain, Trinidad and Tobago</p>
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	<p>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.</p> <p>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.</p>

	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.





Oct 27, 2021, 3:53 pm

FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

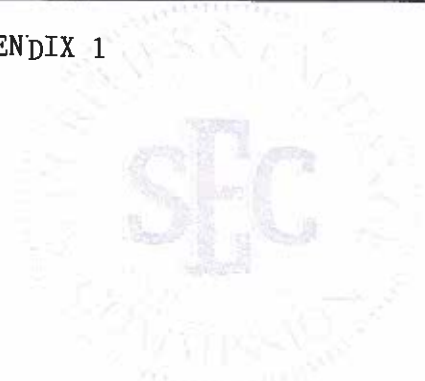
Name of Reporting Issuer
FIRSTCARIBBEAN INTERNATIONAL BANK LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change
OCTOBER 12, 2021

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
SEE ATTACHED APPENDIX 1




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/mmm/yyyy)	13 october 2021
--	-----------------

If "Yes"

State the reasons for applying for the exemption


5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	CHERYL WOOD
Position in Organization	ASSISTANT GROUP CORPORATE SECRETARY
Business Address	MICHAEL MANSOOR BUILDING? WARRENS ST MICHAEL, BARBADOS
Work Phone (1-xxx-xxx-xxxx)	246 367 2244
Fax Phone(1-xxx-xxx-xxxx)	246 421 9514
Email Address	cheryl.wood@cibcfib.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.

CHERYL WOOD [Signature] Asst. Group Corporate Secretary Oct. 12, 2021
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) _____

APPENDIX 1

October 12, 2021, Barbados - FirstCaribbean International Bank Limited (“FirstCaribbean”) announces that:

1. its wholly-owned subsidiary, FirstCaribbean International Bank (Barbados) Limited (“FCIB Barbados”), has agreed to sell its banking assets in St. Vincent and the Grenadines, Grenada, the Commonwealth of Dominica and St. Kitts and Nevis to:
 - (a) The Bank of St. Vincent and the Grenadines Ltd.,
 - (b) Grenada Co-Operative Bank Limited,
 - (c) National Bank of Dominica Ltd., and
 - (d) St. Kitts Nevis Anguilla National Bank Limited, respectively;
2. its wholly-owned subsidiary, FirstCaribbean International Bank (Cayman) Limited (“FCIB Cayman”), has agreed to sell its banking assets in Aruba to Aruba Bank N.V.

Subject to closing adjustments to reflect certain changes in book value prior to closing:

- the assets in Aruba are being sold for approximately US \$6.8 million; and
- the assets in St. Vincent and the Grenadines, Grenada, the Commonwealth of Dominica and St. Kitts and Nevis are being sold for approximately US \$13.9 million.

The transactions are all subject to regulatory approval and are expected to be finalized in the coming months. The parties are working closely to ensure a smooth transition for clients.

FCIB Cayman will surrender its banking licence in Aruba and FCIB Barbados will surrender its banking licence in St Vincent and the Grenadines, Grenada, the Commonwealth of Dominica and St. Kitts and Nevis when the transactions are concluded.

The transactions will not have a material impact on FirstCaribbean’s Tier I and Total Capital ratios.