FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1.	NAME	OR	REP	ORTING	ISSUER

Name of Reporting Issuer First Citizens Bank Limited

2.	DATE OF MATERIAL CHANGE
	Date of material change
	June 15, 2020
3.	DESCRIPTION OF MATERIAL CHANGE
	Provide a description of the material change
	Please be advised that First Citizens Bank Limited has taken the decision to make adjustments to some of the branches that have been closed due to the COVID-19 situation. The details of this are detailed in the attached letter dated June 10, 2020.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance we section 64(2) of the Securities Act 2012?	ith	Ø
The state of the s		

If "No"

Date of Publication of Notice	June 15, 2020
(dd/mmm/yyyy)	

If "Yes"

State the reasons for app	olying for the exempti	on	
197			
* 1561			

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Lindi Ballah-Tull
Position in Organization	Head – Legal, Compliance and Governance Unit
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)	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 BALLAH-TULL

HEAD - LEGAL, COMPLIANCE AND GOVERNANCE

JUNE 10, 2020

Print Name

ature Position

Date

FOR OFFICIAL USE ONLY

Professional American