

# FORM 10

## MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OR REPORTING ISSUER

|                             |
|-----------------------------|
| Name of Reporting Issuer    |
| First Citizens Bank Limited |

2. DATE OF MATERIAL CHANGE

|                         |
|-------------------------|
| Date of material change |
| September 30, 2020      |

3. DESCRIPTION OF MATERIAL CHANGE

|   |
|---|
| Provide a description of the material change  |
| <p>Please be advised that the Siparia and Maraval Road branches of First Citizens Bank Limited would be reopened to the public on Wednesday September 30, 2020.</p> |

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) September 29, 2020

If "Yes"

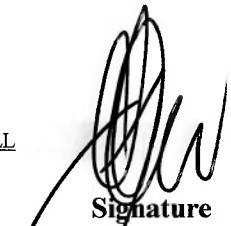
State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

|                              |  |
|------------------------------|--|
| Name (First name, Last name) | Lindi Ballah-Tull                            |
| Position in Organization     | 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.

|                          |   |  |                            |
|--------------------------|---|--|----------------------------|
| <u>LINDI BALLAH-TULL</u> |  | <u>HEAD – LEGAL, COMPLIANCE AND GOVERNANCE</u> | <u>SEPTEMBER 25., 2020</u> |
| <b>Print Name</b>        | <b>Signature</b>  | <b>Position</b>                                | <b>Date</b>                |

**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) \_\_\_\_\_