FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

| 1 | NIANAE | \cap D D | CDODTIN | IG ISSUER |
|-----|--------|------------|---------|--------------|
| 1 . | NAME | 1 /K K | CEUKIII | UT 1551 IF.K |

| Name of Reporting Issuer | 20 可以发生的10 PM 20 |
|-----------------------------|--|
| First Citizens Bank Limited | |

2. DATE OF MATERIAL CHANGE

Date of material change December 3rd, 2020

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Further to our previous submission dated November 27, 2020 we further advise that our Canaan branch will not be opening to the public on December 3, 2020 as previously stated, but will instead remain closed until December 9, 2020.

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? | | Ø |

If "No"

| Date of Publication of Notice | December 4, 2020 |
|-------------------------------|------------------|
| (dd/mmm/yyyy) | |

If "Yes"

| State the reasons for applying for the exemption | |
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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

Coincia

HEAD - LEGAL, COMPLIANCE AND GOVERNANCE

December 2, 2020

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) | |
| Approved By: | Date (DD/MM/YYYY) | |