

FORM 10A

MATERIAL CHANGE REPORT

12:23 pm, Jul 02, 2021

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
First Citizens Bank Limited

2. DATE OF MATERIAL CHANGE

Date of material change
June 28, 2021

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Effective Monday June 28, 2021 all branches of First Citizens Bank Limited, with the exception of the Movietowne branch, would be re-opened to the public.

The following banking hours would apply:
Mall Branches - Monday to Thursday 10:00a.m. - 4:00p.m.
Friday 9:00a.m. - 2:00p.m.

Non-Mall Branches - Monday to Friday 8:00a.m. - 2:00p.m.

Information on other operational changes can be found on our website.

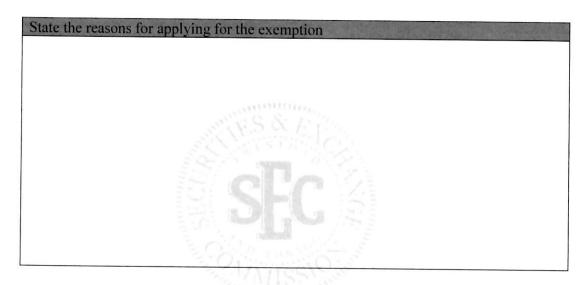
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

| | YES | NO |
|--|-----|----|
| Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012? | | X |

If "No"

| Date of Publication of Notice | |
|-------------------------------|---------------|
| (dd/mmm/yyyy) | June 25, 2021 |

If "Yes"



5. DETAILS OF SENIOR OFFICER

| Name (First name, Last name) | |
|------------------------------|--------------------------------------|
| | Nathalia Cameron |
| Position in Organization | |
| | Assistant Corporate Secretary |
| Business Address | 45 Abercromby Street, Port of Spain |
| Work Phone (1-xxx-xxx- | |
| xxxx) | 1 (868) 623-2576 Ext. 2588 |
| Fax Phone(1-xxx-xxx-xxxx) | |
| Email Address | nathalia.cameron@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.

| Nathalia Cameron | Northanders. | Assistant Corporate Secretary | 25/6/24 |
|------------------|--------------|-------------------------------|---------|
| 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) |
| Approved By: | Date (DD/MM/YYYY) |