FORM 10

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012 and by-law 50 of the Securities (General) By-Laws, 2013

General Instructions:	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.
	This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.
M	Completed reports should be submitted to:
	The Director
	Market Regulation & Surveillance
	Trinidad and Tobago Securities and Exchange Commission
	Level 22-23 Tower D, International Waterfront Centre
	1 Wrightson Road
,	Port of Spain
Item 1	State the name of the reporting issuer, and include its business address.
Item 2	State the date on which the material change occurred.
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 matters that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, 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	State whether the issuer is seeking an exemption for publishing a notice in accordance with Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" sections of the form accordingly.
Item 5	Give 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.

FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012 and by-law 50 of the Securities (General)

By-Laws, 2013

1	NIAMEOD	REPORTING	ICCLIED
	NAWIE OK	REPURINCE	

Name of Reporting Issuer

First Citizens Bank Limited, #9 Queen's Park East, Port-of-Spain

2. DATE OF MATERIAL CHANGE

Date of material change March 27, 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 adjust its business hours and close some of its Branches as detailed in our letter dated March 27, 2020.

118-12		
ETAILS OF PUBLICATION OF MATERIAL CHANGE		
Will you be seeking an exemption from publishing a notice in accordance with	YES	NO 🗵
section 64(2) of the Securities Act 2012?	1 -1	
Way II		
"No"		
Proposed Date of Publication of Notice March 31, 2020 (dd/mmm/yyyy)		
(dd/mmm/yyyy)		
"Yes"		
State the reasons for applying for the exemption		
DETAILS OF SENIOR OFFICER		
Name (First name Last name) Lindi Ballah-Tull		

5.

Name (First name, Last name)	Lindi Ballah-Tull
Position in Organization	
	Head, Legal, Compliance and Governance
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 & GOVERNANCE

MARCH 27, 2020

Print Name

Signature

Position

Date

FOR OFFICIAL USE ONLY

대통해 지역하는데 10년 학교 전쟁 전쟁 전쟁 전쟁 전쟁 시시 전쟁 지원 전쟁 교육에 되어 집 전쟁 전쟁 (
ate (DD/MM/YYYY)