

NOTICE TO SHAREHOLDERS AND SECURITY HOLDERS

FIRST CITIZENS BANK LIMITED ANNUAL REPORT 2018

NOTICE IS HEREBY GIVEN THAT THE ANNUAL REPORT 2018 OF FIRST CITIZENS BANK LIMITED ("the Company"), in accordance with section 67 (2) (c) of the Securities Act, Chapter 83:02 of the revised laws of the Republic of Trinidad and Tobago, is now accessible on the Company's website at www.firstcitizenstt.com.

The Annual Report 2018 may be accessed by selecting the "About Us" tab located at the top left of the home page. Printed copies of the Annual Report can be obtained by Shareholders and Security Holders by contacting Mr. Larry Olton at 638-5917 Ext. 5861 or sending an email request to gcc@firstcitizenstt.com.

Dated this 28th day of January, 2019.

Lindi J. Ballah-Tull
Corporate Secretary



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First Citizens
We put you first