

NOTICE TO SHAREHOLDERS OF FIRST CITIZENS GROUP FINANCIAL HOLDINGS LIMITED

ANNUAL REPORT AS AT SEPTEMBER 30, 2022 (ANNUAL REPORT 2022)

NOTICE IS HEREBY GIVEN THAT THE ANNUAL REPORT 2022 OF FIRST CITIZENS GROUP FINANCIAL HOLDINGS 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.firstcitizensgroup.com.

The digital Annual Report 2022 may be accessed by selecting the "About First Citizens" tab located at the top of the home page, and then the "Investor Relations" tab or alternatively by scanning the QR Code below. Requests for printed copies of the Annual Report by Shareholders can be made by sending an email to gcc@firstcitizenstt.com.

Dated this 27th day of January, 2023

Lindi J. Ballah-Tull
Corporate Secretary

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