

NOTICE TO SECURITY HOLDERS

Availability of the First Citizens Group Annual Audited Financial Statements

Pursuant to Section 67(2)(c) of the Securities Act, Chap. 83:02 of the Revised Laws of the Republic of Trinidad and Tobago, we hereby notify the public that the Audited Financial Statements of the First Citizens Group as at September 30, 2025 are available on the First Citizens Group website.

Annual Audited Financial Statements are available at
www.firstcitizensgroup.com for the following entities:

First Citizens Group Financial Holdings Limited
First Citizens Bank Limited
First Citizens Depository Services Limited
First Citizens Investment Services Limited

For further information, you can send an email to **gcc@firstcitizenstt.com**.

Lindi Joy Ballah-Tull
Group Corporate Secretary
December 12, 2025



firstcitizensgroup.com



First Citizens
We put you first