

NOTICE TO SHAREHOLDERS OF FIRST CITIZENS GROUP FINANCIAL HOLDINGS LIMITED

ANNUAL REPORT AS AT SEPTEMBER 30, 2025 (ANNUAL REPORT 2025)

NOTICE IS HEREBY GIVEN THAT THE **ANNUAL REPORT 2025 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 2025 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 by Shareholders for printed copies of the Annual Report can be made by contacting Ms. Gillian Benjamin at 638-5917 Ext. 5861, or sending an email to **gcc@firstcitizenstt.com**

Dated this 28th day of January, 2026

Lindi J. Ballah-Tull
Corporate Secretary

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