

LEGAL NOTICE

First Citizens Group

Mr. Gerard Morton has resigned from the role of Group Chief Risk Officer effective January 22, 2026.

Mrs. Nesha Ramkhalawan has been selected to act as Group Chief Risk Officer effective January 26, 2026.

The First Citizens Group takes this opportunity to thank Mr. Morton for his contribution and wishes him well in his future endeavours.

Lindi J. Ballah-Tull

Group Corporate Secretary

January 29, 2026



firstcitizensgroup.com



First Citizens

We put you first