

Trinidad & Tobago Guardian



Chairman's Report

GROUP PERFORMANCE

It is my privilege and duty to report that First Citizens Group Financial Holdings Limited delivered another year of strong financial performance, despite navigating a challenging and evolving macroeconomic environment.

For the year ended 30th September, 2025, the Group recorded Profit Before Taxation of **\$1.36 billion**, representing **7.5% growth** over the prior year's \$1.27 billion. Profit After Taxation rose to **\$990 million**, a **3.4% increase** over 2024.

The Group's total assets expanded to **\$49.2 billion**, up **4.4%**, driven principally by growth in our loan portfolio. Earnings per share improved to **\$3.93**, reflecting the underlying strength of the Group's business model.

In keeping with our commitment to delivering sustainable value to our shareholders, the Board has declared a final dividend of **91 cents per ordinary share**, payable on **6th January, 2026** to shareholders on record as at **19th December, 2025**. This brings total dividends for fiscal 2025 to **\$2.50 per share**, an increase of **5.5%** compared with 2024.

During the year, Standard & Poor's reaffirmed First Citizens Bank Limited's investment-grade rating of **BBB-/A-3**, underscoring the Group's prudent risk management, solid capital position, and resilient operating performance.

The First Citizens Group continues along a trajectory of sustainable growth and compliance whilst focusing on revolutionizing its services for enhanced customer experience and strategic decisions in congruence with the current economic landscape.

On behalf of the Board of Directors, I extend our appreciation to the management team and all employees of the First Citizens Group for your dedication throughout the year. I equally express gratitude to our valued customers, investors, shareholders and all other stakeholders for your continued trust and confidence. Your partnership remains the cornerstone of the Group's success and long-term growth.



Shankar Bidaisee
Chairman

04 December 2025