

Trinidad & Tobago Guardian



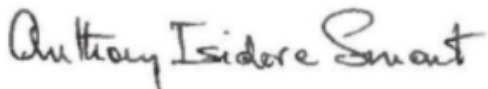
Chairman's Report

We are pleased to report that the First Citizens Group concluded another profitable quarter for the period ended 30 June 2025. This quarter yielded a profit before tax of \$344.5 million, bringing the year to date profit before tax for the nine-month period to \$987.5 million. This is a 5.8% increase when compared to the corresponding period in 2024. Profit after tax also increased by 5.1% amounting to \$719.6 million. There was a growth of 1.8% to \$47.9 billion in the Group's Total Assets when compared to 30 September 2024. This growth was mainly driven by 11.4% growth in our loans to customer and 3.3% growth in our investment securities.

Based on this performance, the Board has declared a third interim dividend of \$0.53 per ordinary share, which brings the total interim dividend for the nine-month period to \$1.59 per ordinary share. This represents a 6.8% increase when compared to the dividend paid for the same period last year of \$1.49. This dividend will be paid on 5 September 2025 to shareholders on record as at 15 August 2025.

Our aim to provide value-added solutions to our customers is underpinned by a foundation of strong corporate principles, ethics and sound governance. This strategy is central to our drive to deliver sustainable value to all of our stakeholders. Our performance was recently acknowledged by two well recognised International publications: Euromoney in the award of Best Bank Trinidad and Tobago (2025 Award for Excellence) as well as, The Banker as Best Performing Bank in Trinidad and Tobago (Top 30 Caribbean Banks 2025).

I wish to express my sincere appreciation to all our customers, employees, shareholders, fellow directors and other stakeholders. Your support and contributions to the First Citizens Group remain essential to our continued growth and success.



Anthony Isidore Smart

Chairman

29 July 2025
