

**Key Facts and Statistics<sup>1</sup>**



**\$8.1B**

Total Assets



**\$6.6B**

Total Deposits



**\$6.4B**

Total Loans



**\$33.68**

Tangible Book Value  
per Common Share



*Serving  
customers for  
over 130 years.*

**Relationship-Focused  
Services**

**Businesses & Institutions**

- Commercial Lending
- Family Office & Private Equity Financing
- Alternative Credit Finance
- Loan Syndications & Capital Markets
- Asset Based Lending
- Industry-Focused Groups
  - Technology Media & Telecom
  - Healthcare
  - Construction Trades
  - Commercial Real Estate
- Public Finance & Tax Exempt Lending
- Treasury Management
- SBA Preferred Lending
- Small Business Lending

**Consumer**

- Checking, Savings, Money Market, and CD Accounts
- Mobile & Online Banking
- Home Loans
- Credit Cards

**Wealth Management**

- Private Banking
- Financial Planning
- Investment Management
- Personal Trust Services
- Corporate Retirement Planning

**Quarterly Financial Performance<sup>1</sup>**



**4.10%**

Net Interest Margin



**22.5%**

Fee Income /  
Revenue



**1.19%**

Return on Average  
Total Assets<sup>2</sup>



**10.54%**

Return on Average  
Tangible Common Equity<sup>2</sup>

**Leadership**

**Neal E. Arnold**  
Chief Executive Officer & President,  
FirstSun & Sunflower Bank, N.A.

**Robert A. Cafera, Jr.**  
Chief Financial Officer, FirstSun &  
Sunflower Bank, N.A.

**Mollie H. Carter**  
Executive Chairman, FirstSun &  
Sunflower Bank, N.A.

**Cecil G. Edwards, Jr.**  
Chief Banking Officer - Eastern Banking,  
Sunflower Bank, N.A.

**Laura J. Frazier**  
Chief Administrative Officer, FirstSun &  
Sunflower Bank, N.A.

**Jennifer L. Norris**  
Chief Credit Officer, Sunflower Bank, N.A.

**Christopher M. Rude**  
Chief Banking Officer - Western  
Banking, Sunflower Bank, N.A.

**Brian J. Walsh**  
Chief Lending Officer, Sunflower Bank, N.A.



**1,148**

Employees



**69**

Branches



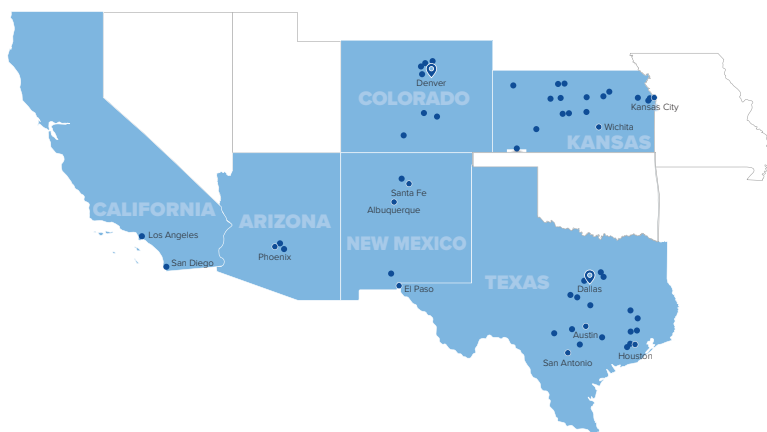
**43**

Mortgage Loan Origination States



Headquarters:  
FirstSun: Denver, CO  
Sunflower Bank, N.A.: Dallas, TX

Operating in 5 of the top 10 growth markets in the country.




**Our Family of Brands**



**Contact Investor Relations:**

ir.firstsuncb.com  
Investor.Relations@firstsuncb.com  
303.962.0150

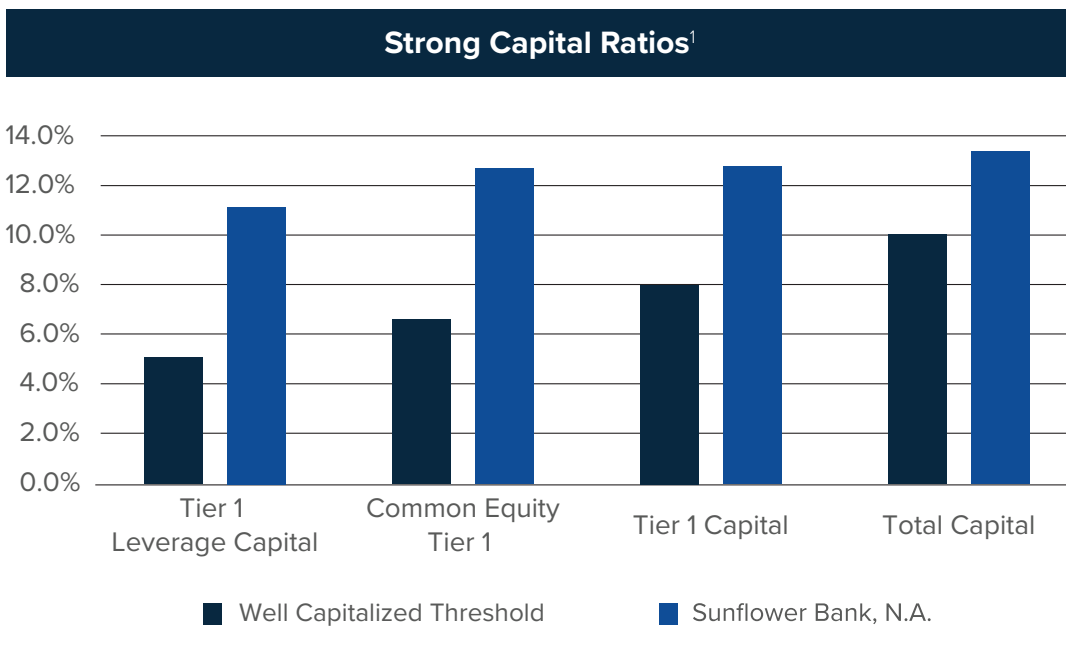
**Securities Portfolio<sup>1</sup>**



**6.5%**  
 Total Securities to Total Assets

**11.59%**  
 Tangible Common Equity (TCE) to Tangible Assets (TA)

**11.56%**  
 TCE / TA + HTM unrealized loss






**FSUN**  
 NasdaqListed

**KBRA Ratings<sup>3</sup>**

FirstSun Capital Bancorp	Sunflower Bank, N.A.
Senior Unsecured Debt = BBB	Deposit = BBB+
Subordinated Debt = BBB-	Senior Unsecured Debt = BBB+
Short-Term Debt = K3	Short-Term Deposit = K2
	Short-Term Debt = K2

**Strong Deposit Franchise<sup>1</sup>**

<b>73.2%</b>	Deposit Balances that are FDIC-insured or Collateralized by Securities	
<b>\$24,235</b>	Average Consumer Account Balance	
<b>\$200,672</b>	Average Commercial Account Balance	

**About Us**

FirstSun Capital Bancorp is the financial holding company for Sunflower Bank, N.A., which operates as Sunflower Bank, First National 1870 and Guardian Mortgage. Sunflower Bank, N.A. provides a full range of relationship-focused services to meet personal, business and wealth management financial objectives.