

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



**\$8.1B**

Total Assets



**\$6.7B**

Total Deposits



**\$6.4B**

Total Loans



**\$33.94**

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 & Payment Services
- SBA Preferred Lending
- Small Business Lending

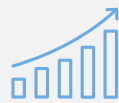
**Consumer**

- 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>**



**4.11%**

Net Interest Margin



**21.9%**

Fee Income / Revenue



**0.81%**

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



**7.40%**

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



**1,127**

Employees



**69**

Licensed Branches



**43**

Mortgage Loan Origination States



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

**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.

**Laura J. Frazier**

Chief Administrative Officer, FirstSun & Sunflower Bank, N.A.

**Jennifer L. Norris**

Chief Credit Officer, FirstSun & Sunflower Bank, N.A.  
 Chief Operating Officer, Sunflower Bank, N.A.

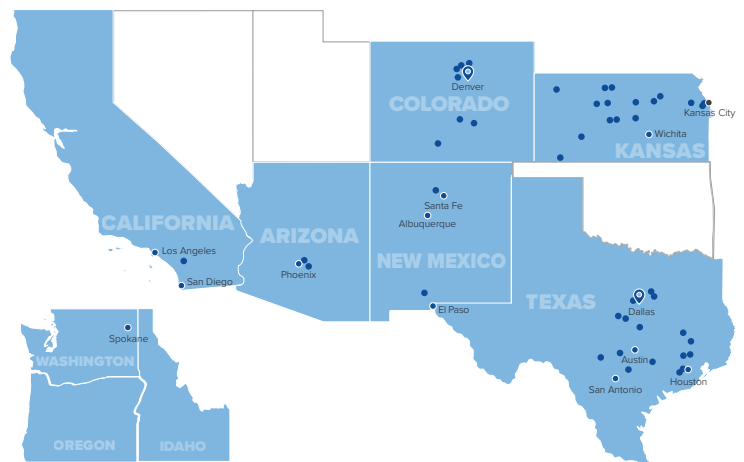
**Bo Scott**

Chief Banking Officer, Sunflower Bank, N.A.

**Brian J. Walsh**

Chief Lending Officer, Sunflower Bank, N.A.

Operating in 5 of the Top 10 Fastest Growing MSAs<sup>3</sup>



**Our Bank Brands**



**Sunflower Bank**




**First National 1870**

First National 1870, a division of Sunflower Bank, N.A.

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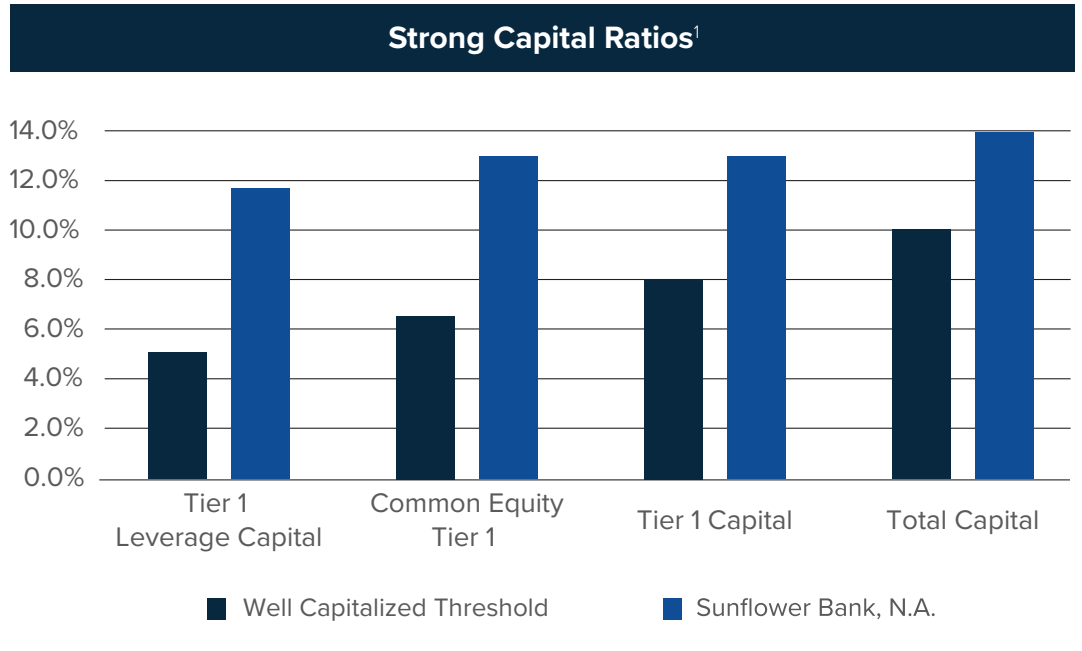
**Securities Portfolio<sup>1</sup>**



**6.2%**  
 Total Securities to Total Assets

**11.76%**  
 Tangible Common Equity (TCE) to Tangible Assets (TA)

**11.71%**  
 TCE / TA + HTM unrealized loss



**FSUN**  
 NasdaqListed

**KBRA Ratings<sup>2</sup>**

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

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

<b>74.8%</b>	Deposit Balances that are FDIC-insured or Collateralized by Securities
<b>\$25,000</b>	Average Consumer Account Balance <sup>3</sup>
<b>\$209,000</b>	Average Commercial Balance <sup>3</sup>

**About Us**

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