

Key Facts and Statistics¹



\$8.5B

Total Assets



\$7.1B

Total Deposits



\$6.7B

Total Loans



\$36.92

Tangible Book Value
per Common Share²



*Serving
customers for
over 130 years*

Relationship-Focused Services

Businesses & Institutions

- Commercial Lending
- Family Office & Private Equity Financing
- Alternative Credit Financing
- Loan Syndications & Capital Markets
- Asset Based Lending
- Industry-Focused Groups
 - Technology Media & Telecom
 - Healthcare
 - Construction Trade
 - 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 and Online Banking
- Home Loans
- Credit Cards

Wealth Management

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

Quarterly Financial Performance¹



4.07%

Net Interest Margin



24.5%

Service Fees
to Revenue



1.09%

Return on
Average Assets



9.20%

Return on Average
Tangible Common Equity²

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.



1,179

Employees



71

Licensed Branches



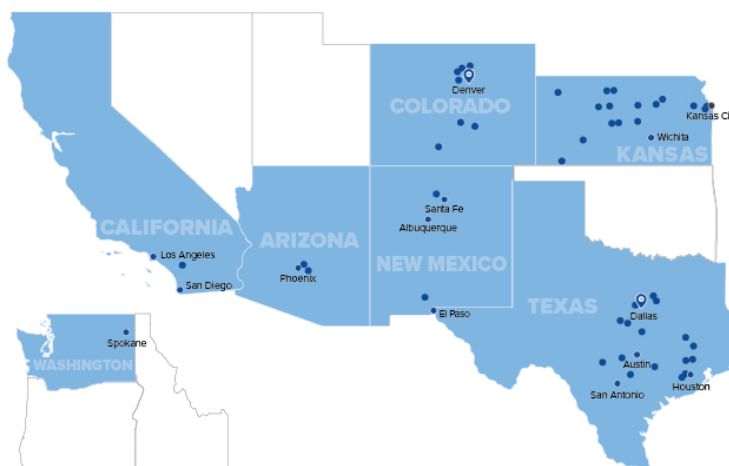
43

Mortgage Loan Origination States



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

Operating in 5 of the Top 10 Fastest Growing MSAs³



Our Bank Brands



Sunflower Bank



First National 1870

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

Contact Investor Relations:

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

Securities Portfolio¹



6.0%

Total Securities to Total Assets

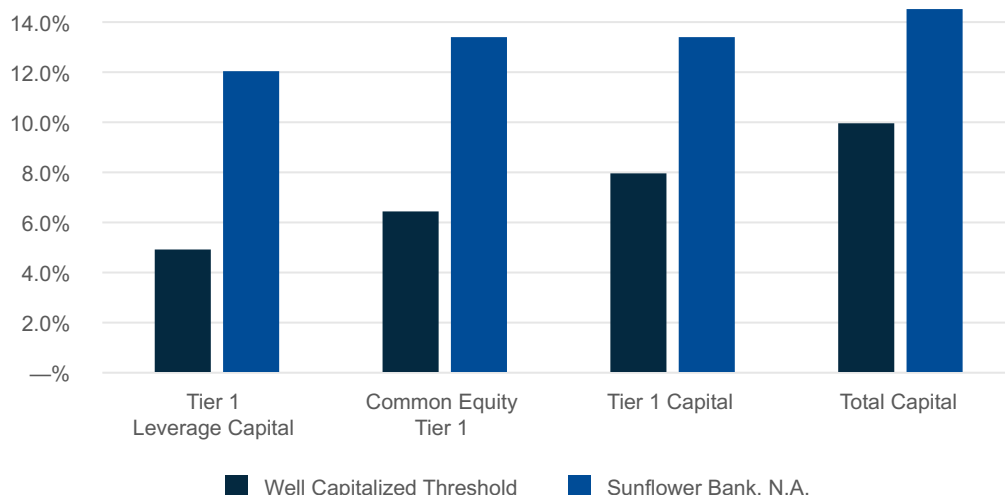
12.25%

Tangible Common Equity (TCE) to Tangible Assets (TA)²

12.21%

TCE / TA + HTM unrealized loss²

Strong Capital Ratios¹



FSUN
NasdaqListed

KBRA Ratings³

FirstSun Capital Bancorp
Senior Unsecured Debt = BBB
Subordinated Debt = BBB-
Short-Term Debt = K3

Sunflower Bank, N.A.
Deposit = BBB+
Senior Unsecured Debt = BBB+
Short-Term Deposit = K2
Short-Term Debt = K2

Strong Deposit Franchise¹

~72%

Deposit Balances that are FDIC-insured or Collateralized by Securities⁴



\$27,000

Average Consumer Account Balance



\$237,000

Average Commercial Account Balance



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.