

FirstSun Capital Bancorp

FACT SHEET



Key Facts and Statistics¹



\$8.5B

Total Assets



\$6.7B

Loans HFI



\$7.1B

Total Deposits



\$37.83

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

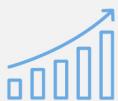
Consumer

- 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



4.18%

Net Interest Margin



24.3%

Noninterest Income to Total Revenue



1.27%

Adjusted Return on Average Assets²



10.38%

Adjusted 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.



1,177

Employees



71

Licensed Branches



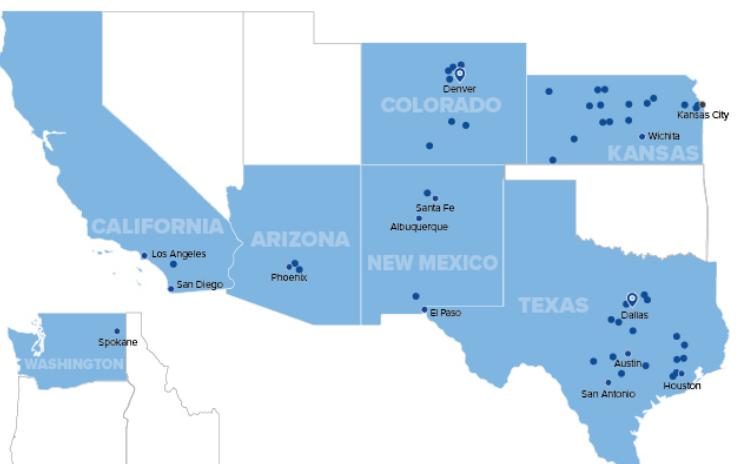
44

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, a division of Sunflower Bank, N.A.



First National 1870

Contact Investor Relations:

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

FirstSun Capital Bancorp

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Securities Portfolio¹



5.9%

Total Securities to Total Assets

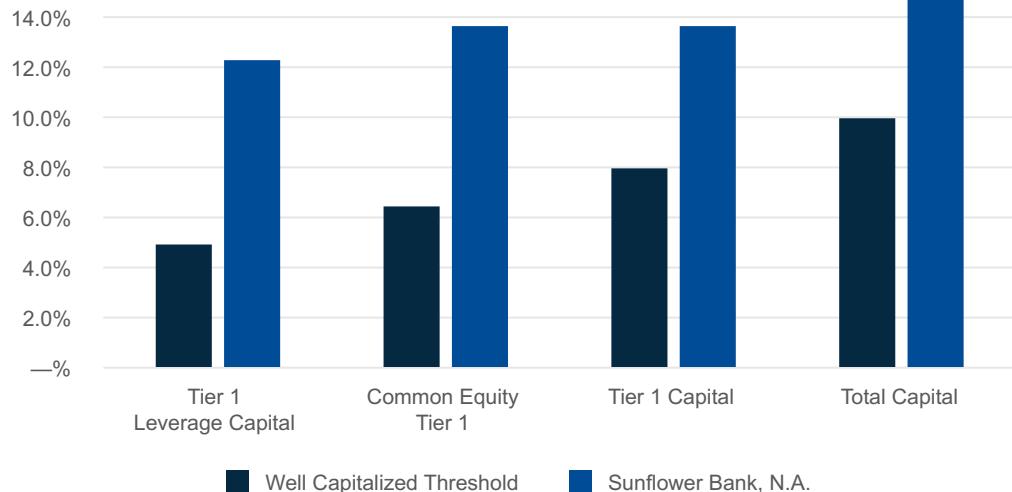
12.58%

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

12.54%

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

~71%

Deposit Balances that are FDIC-insured or Collateralized by Securities⁴



\$27,000

Average Consumer Account Balance



\$248,000

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.

¹As of and for the quarter ended December 31, 2025. ²See FSUN 4Q2025 Earnings Presentation for non-GAAP reconciliation. ³Affirmed on Oct. 31, 2025.

⁴Uninsured deposits and uninsured and uncollateralized deposits are reported for our wholly-owned subsidiary Sunflower Bank, N.A. and are estimated.