

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



**\$8.5B**

Total Assets



**\$6.7B**

Loans HFI



**\$7.1B**

Total Deposits



**\$37.83**

Tangible Book Value  
per Common Share<sup>2</sup>



*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 Performance<sup>1</sup>



**4.18%**

Net Interest Margin



**24.3%**

Noninterest Income  
to Total Revenue



**1.27%**

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



**10.38%**

Adjusted 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.

### 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



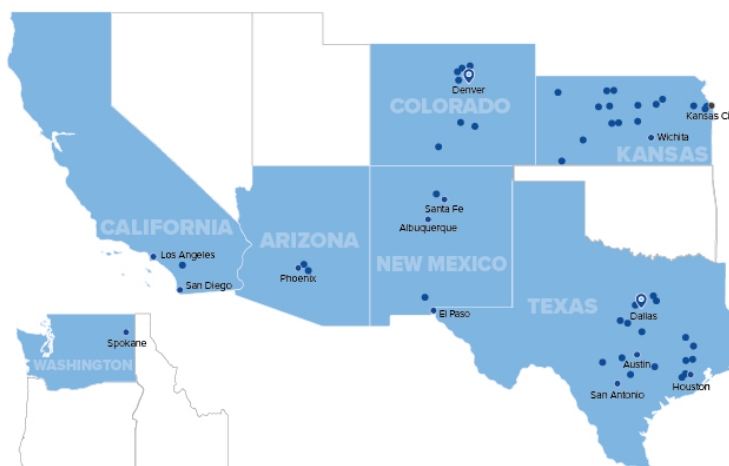
**44**

Mortgage Loan Origination States



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

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



## 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 Portfolio<sup>1</sup>



**5.9%**

Total Securities to Total Assets

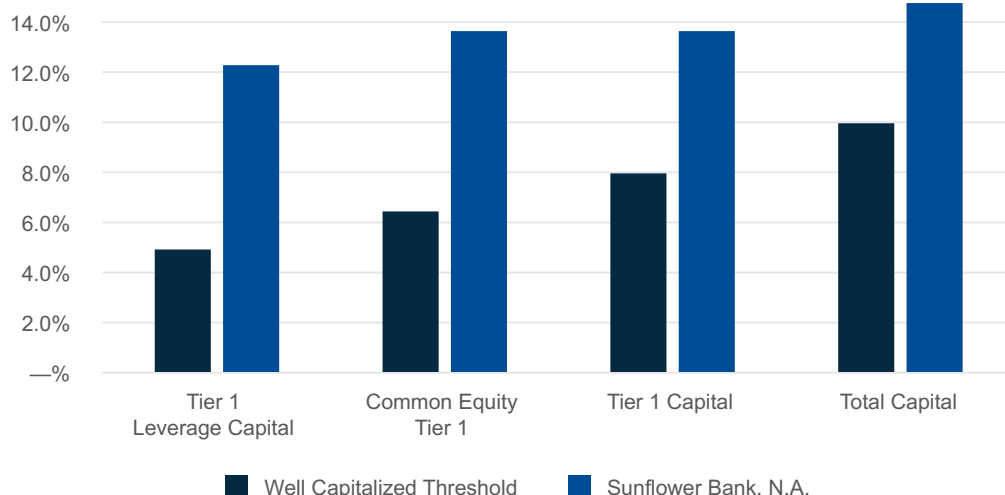
**12.58%**

Tangible Common Equity (TCE) to Tangible Assets (TA)<sup>2</sup>

**12.54%**

TCE / TA + HTM unrealized loss<sup>2</sup>

## Strong Capital Ratios<sup>1</sup>



**FSUN**  
NasdaqListed

## KBRA Ratings<sup>3</sup>

**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 Franchise<sup>1</sup>

**~71%**

Deposit Balances that are FDIC-insured or Collateralized by Securities<sup>4</sup>



**\$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.