

FACT SHEET



Key Facts and Statistics For Quarter Ending March 31, 2026¹



\$8.6B

Total Assets



\$6.9B

Loans HFI



\$7.1B

Total Deposits



\$38.57

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 & Multifamily Real Estate
- Public Finance & Tax Exempt Lending
- Treasury & Payment Services
- SBA Preferred Lending
- Small Business Lending

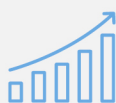
Consumer

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

Private Wealth

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

Quarterly Financial Performance¹



4.25%

Net Interest Margin



24.7%

Noninterest Income to Total Revenue



1.14%

Adjusted Return on Average Assets²



9.10%

Adjusted Return on Average Tangible 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.

Brian J. Walsh

Chief Lending Officer, Sunflower Bank, N.A.



1,500+

Employees (as of 4/1/2026)



100

Full Service Branches (as of 4/1/2026)



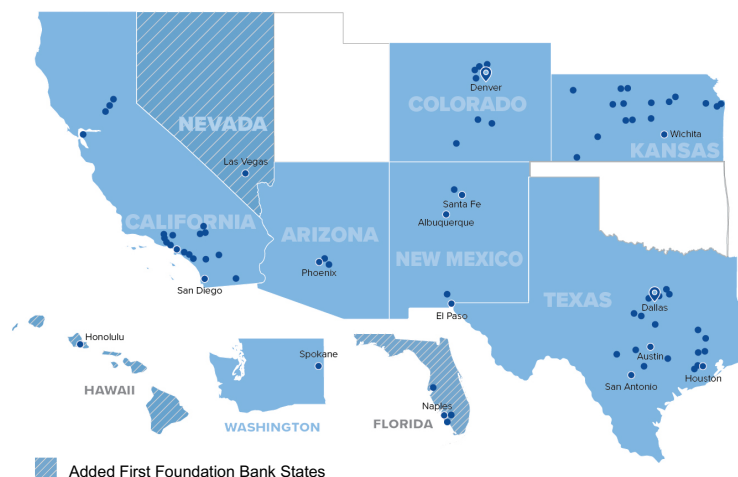
44

Mortgage Loan Origination States



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

Operating in 6 of the Top 10 Fastest Growing MSAs³



About Us: FirstSun Capital Bancorp is the financial holding company for wholly owned subsidiaries including Sunflower Bank, N.A. and First Foundation Advisors. FirstSun completed its merger with First Foundation Inc. on April 1, 2026. Through its subsidiaries and affiliated entities, FirstSun provides a full range of relationship-focused services to meet personal, business, and wealth management financial objectives.

Contact Investor Relations:

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303.962.0150

FACT SHEET



Securities Portfolio¹



5.7%

Total Securities to Total Assets

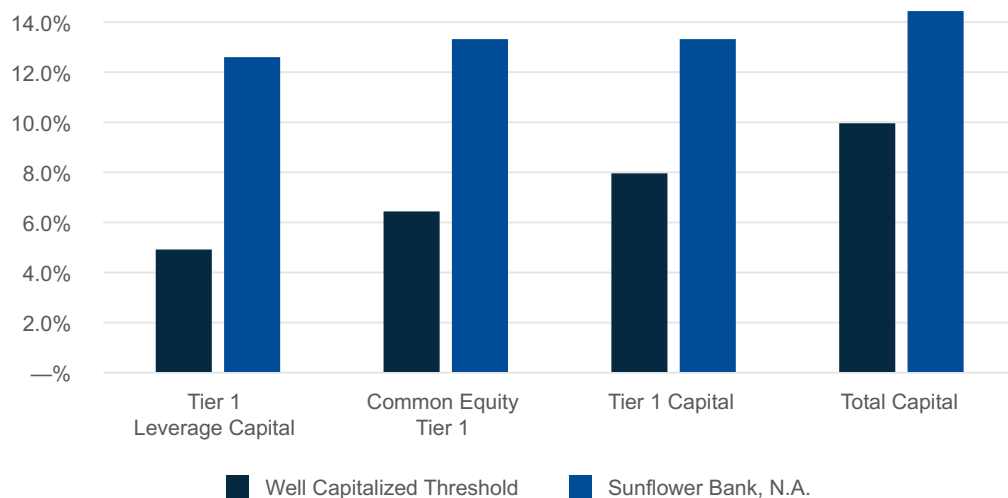
12.73%

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

12.69%

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

~71%

Deposit Balances that are FDIC-insured or Collateralized by Securities⁴



\$28,000

Average Consumer Account Balance



\$252,000

Average Commercial Account Balance

