FirstSun Capital Bancorp | 2Q2026

FACT SHEET

FirstSun Capital BANCORP

Key Facts and Statistics For Quarter Ending June 30, 2026[1]

$15.7B
Total Assets

$11.6B
Loans HFI

$13.4B
Total Deposits

$35.16
Tangible Book Value per Common Share[2]

*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 Performance[1]

3.58%
Net Interest Margin

22.2%
Noninterest Income to Total Revenue

0.50%
Adjusted Return on Average Assets[2]

5.86%
Adjusted Return on Average Tangible Equity[2]

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.

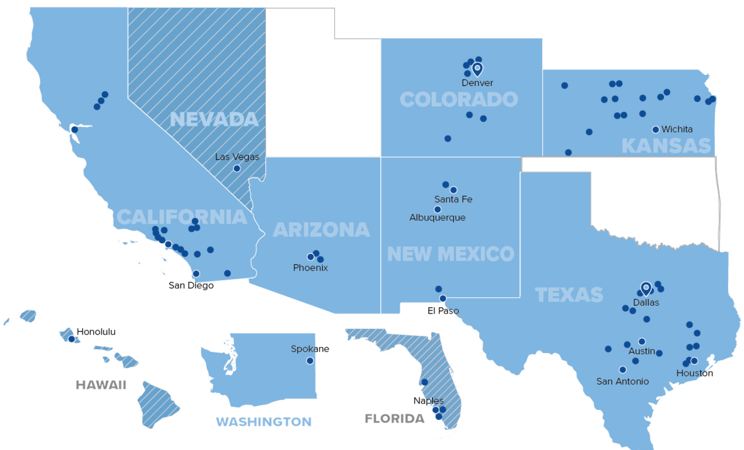
1,630
Full-Time Employees[1]

99
Full Service Branches[1]

44
Mortgage Loan Origination States[1]

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

Operating in 6 of the Top 10 Fastest Growing MSAs[3]



Added First Foundation Bank States

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

Member FDIC

[1]As of and for the quarter ended June 30, 2026. [2]See FSUN 2Q2026 Earnings Presentation for non-GAAP reconciliation.
[3]MSAs with leading household income and growth with a population currently over 2 million.

FirstSun Capital Bancorp | 2Q2026

FACT SHEET

FirstSun Capital BANCORP

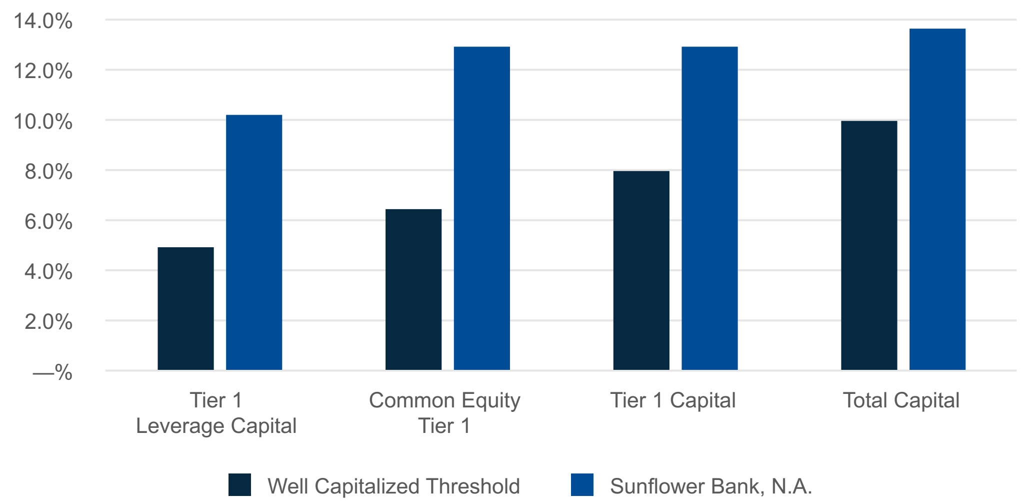
Securities Portfolio[1]

12.3%
Total Securities to Total Assets

10.59%
Tangible Common Equity (TCE) to Tangible Assets (TA)[2]

10.57%
TCE / TA + HTM unrealized loss[2]

Strong Capital Ratios[1]



FSUN
NasdaqListed

KBRA Ratings[3]

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[1]

~72% Deposit Balances that are FDIC-insured or Collateralized by Securities[4]

$40,000 Average Consumer Account Balance

$243,000 Average Commercial Account Balance

Rev. 07/27/26

[1]As of and for the quarter ended June 30, 2026. [2]See FSUN 2Q2026 Earnings Presentation for non-GAAP reconciliation. [3]Affirmed on Oct. 31, 2025.
[4]Uninsured deposits and uninsured and uncollateralized deposits are reported for our wholly-owned subsidiary Sunflower Bank, N.A. and are estimated.