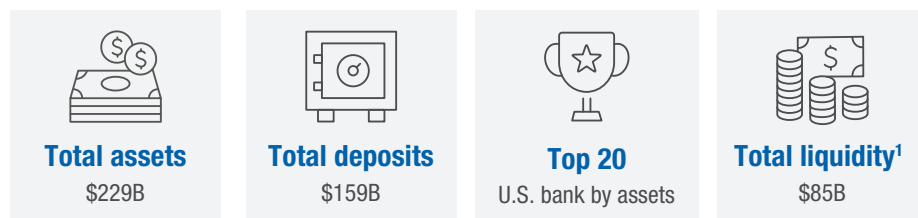


STRONG, STABLE AND SOUND

First Citizens Bank helps consumer, business, commercial, wealth and innovation economy clients build financial strength that lasts. Founded in 1898 and headquartered in Raleigh, N.C., we have established a unique legacy of strength, stability and long-term thinking that has spanned generations. First Citizens Bank. Forever First®

FACTS



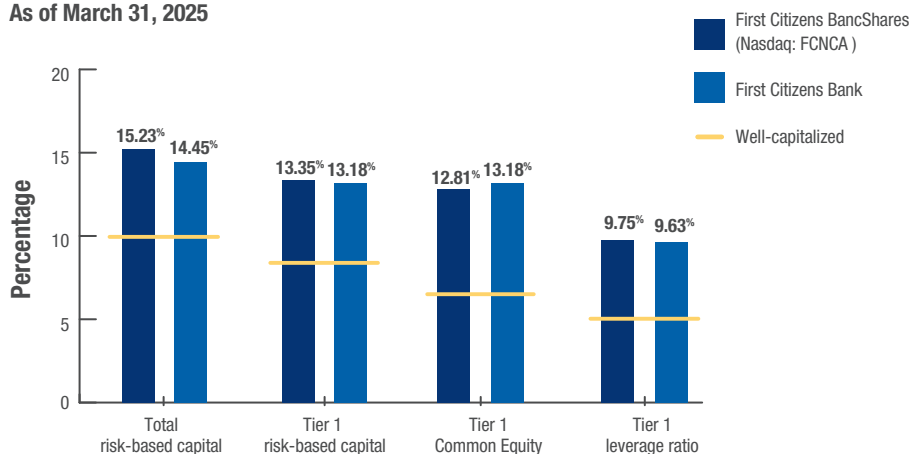
RECENT RECOGNITION



CAPITAL RATIOS

First Citizens' relationship-based, client-centric approach is anchored by our stability and solid capitalization, which exceeds regulatory thresholds for what constitutes a well-capitalized bank.

As of March 31, 2025








OTHER METRICS

- Maintained a strong balance sheet position with solid capital and liquidity profile, strong credit performance and an established culture of prudent risk management
- Total liquidity¹ covers uninsured deposits by 146%
- Investment-grade credit ratings from S&P (BBB+) and Moody's (Baa2)²

Learn more at firstcitizens.com

LINES OF BUSINESS

	Consumer Banking <ul style="list-style-type: none"> ▪ Branch Banking ▪ Digital Banking ▪ Mortgage
	Wealth Management <ul style="list-style-type: none"> ▪ Planning and Investment ▪ Private Banking ▪ Trusts ▪ Institutional
	Innovation Economy <ul style="list-style-type: none"> ▪ Banking/Lending for Technology and Life Science/Healthcare Companies ▪ Global Private Equity and Venture Fund Banking ▪ Global Payments and Foreign Exchange ▪ Liquidity Solutions
	Commercial Banking <ul style="list-style-type: none"> ▪ Commercial Financing ▪ Middle Market Banking ▪ Equipment Financing ▪ Railcar Leasing ▪ Capital Markets and Asset Management ▪ Commercial Real Estate Financing
	Business Services <ul style="list-style-type: none"> ▪ Treasury and Payments ▪ Community Association Banking