First Citizens Bank

FINANCIAL HIGHLIGHTS - 3Q26

A legacy of strength and stability

First Citizens Bank helps personal, business, commercial and wealth clients build lasting financial security that grows with their greatest ambitions. Parent company First Citizens BancShares, Inc. (NASDAQ: FCNCA) is a top 20 U.S. financial institution with more than $225 billion in assets and a member of the Fortune 500®. First Citizens has established a unique legacy of strength, stability and long-term thinking that has spanned generations.

Key financial highlights

Total assets
$241 B

Total loans
$157 B

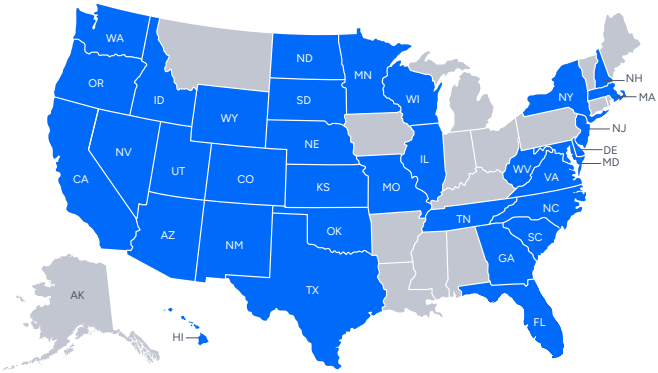
Total deposits
$185 B

CET1 ratio
10.24%

Total liquidity[1]
$88 B

Investment-grade credit
S&P (BBB+) & Moody's (Baa2)[2]

Top 20 U.S. financial institution with locations and offices nationwide



First Citizens offers:

- An array of consumer, business, wealth and private banking services
- Commercial banking expertise delivering best-in-class lending, leasing and other financial services coast to coast
- Innovation banking serving clients at every stage
- A nationwide digital bank

Other highlights

- Maintained a strong balance sheet position with a solid capital and liquidity profile, and an established culture of prudent risk management.
- Total liquidity covers uninsured deposits by 132%[1].
- Diversified loan and deposit portfolio.
- Conservative investment portfolio focused on high-quality and short-duration securities.

Learn more at firstcitizens.com

Data is as of September 30, 2026 for First Citizens BancShares, Inc. The above capital ratio is preliminary pending completion of quarterly regulatory filings. [1]Includes $57 B on balance sheet and $31 B of contingent liquidity. [2]Credit ratings are for First-Citizens Bank & Trust Company. ©2026 First-Citizens Bank & Trust Company. All rights reserved. Member FDIC. MM#18934