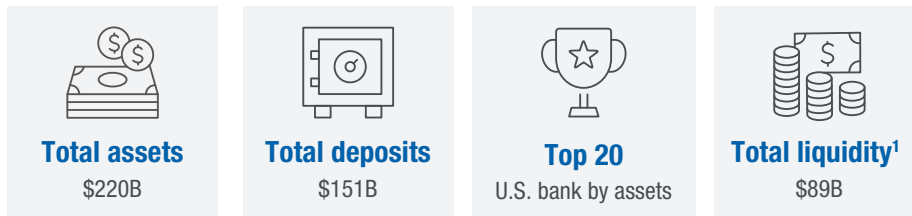


STRONG, STABLE AND SOUND

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

FACTS



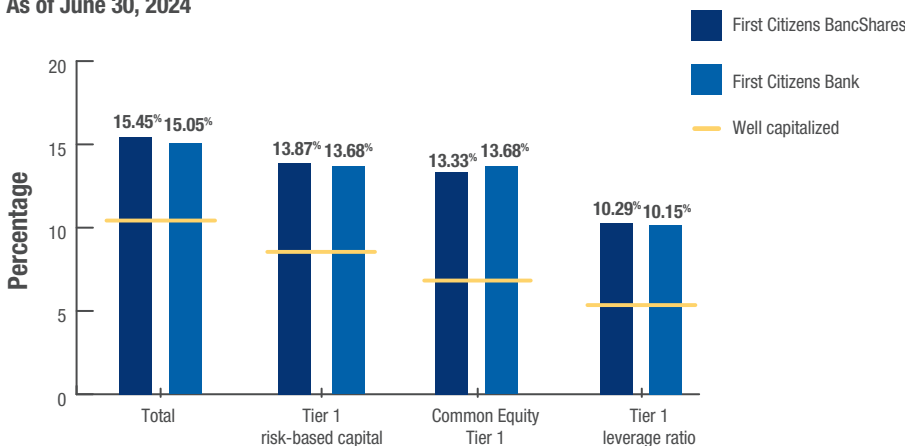
RECENT RECOGNITION



CAPITAL RATIOS

First Citizens' long-term relationship approach is anchored by our stability and solid capitalization, which exceeds regulatory benchmarks for what constitutes a "well-capitalized" bank.

As of June 30, 2024



OTHER METRICS

- Maintained a strong balance sheet position with solid capital and liquidity profile, strong credit performance and an established culture of conservative risk management.
- Total liquidity covers uninsured deposits by 155%¹
- Investment-grade credit ratings from S&P (BBB+) and Moody's (Baa2)²

Learn more at firstcitizens.com

LINES OF BUSINESS

-  **Consumer Banking**
 - Branch Banking
 - Digital Banking
 - Mortgage
-  **Wealth Management**
 - Planning and Investment
 - Private Banking
 - Trusts
 - Institutional
-  **Innovation Economy**
 - Banking and lending for technology and life science/healthcare companies
 - Global private equity and venture fund banking
 - Global payments and foreign exchange
 - Liquidity solutions
-  **Commercial Banking**
 - Commercial Financing
 - Equipment Financing
 - Railcar Leasing
 - Capital Markets & Asset Management
 - Commercial Real Estate Financing
-  **Business Services**
 - Treasury & Payments
 - Community Association Banking

Data is as of June 30, 2024. ¹Total liquidity for 2Q2024 includes immediately available capacity under a line of credit with the FDIC as of period end totaling \$11.3 billion. The FDIC line of credit has a maximum capacity of \$70 billion. Including the remaining capacity of the \$70 billion, total liquidity is \$147 billion and the ratio would be 258% for 2Q2024. To access the full amount, additional collateral would have to be pledged. ²First-Citizens Bank & Trust Company. ©2024 First-Citizens Bank & Trust Company. All rights reserved. Member FDIC. Equal Housing Lender. MM#15364