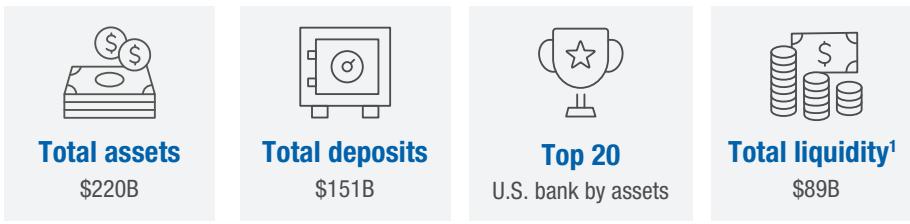


STRONG, STABLE AND SOUND

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



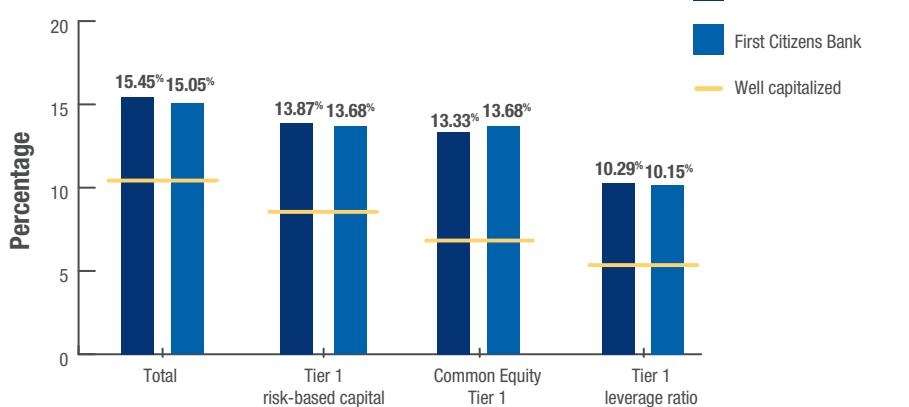
RECENT RECOGNITION



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

