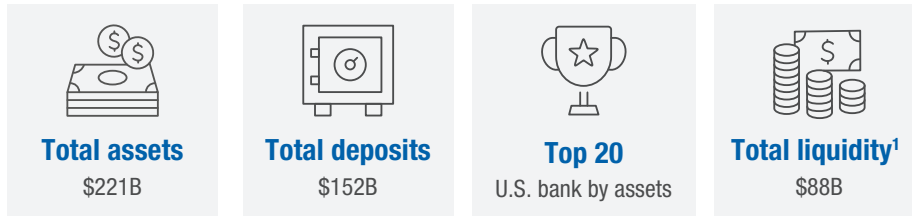


# STRONG, STABLE AND SOUND

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



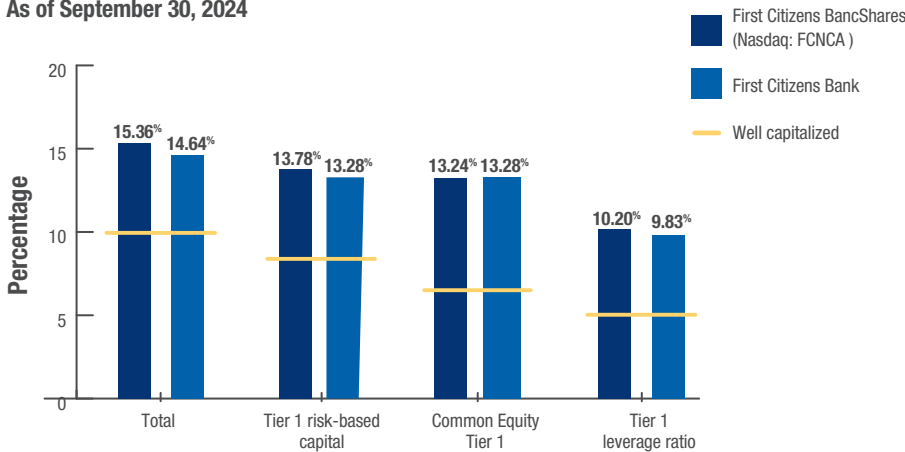
## RECENT RECOGNITION



## 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 September 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 150%<sup>1</sup>
- Investment-grade credit ratings from S&P (BBB+) and Moody's (Baa2)<sup>2</sup>

Learn more at [firstcitizens.com](https://firstcitizens.com)

## LINES OF BUSINESS

-  **Consumer Banking**
  - Branch Banking
  - Digital Banking
  - Mortgage
-  **Wealth Management**
  - Planning and Investment
  - Private Banking
  - Trusts
  - Institutional
-  **Innovation Economy**
  - 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**
  - Commercial Financing
  - Middle Market Banking
  - Equipment Financing
  - Railcar Leasing
  - Capital Markets and Asset Management
  - Commercial Real Estate Financing
-  **Business Services**
  - Treasury and Payments
  - Community Association Banking

Data is as of September 30, 2024. <sup>1</sup>Total liquidity for 3Q2024 includes immediately available capacity under a line of credit with the FDIC as of period end totaling \$8.1 billion. The FDIC line of credit has a maximum capacity of \$70 billion. Including the remaining capacity of the \$70 billion, total liquidity is \$150 billion and the ratio would be 256% for 3Q2024. To access the full amount, additional collateral would have to be pledged. <sup>2</sup>First-Citizens Bank & Trust Company. ©2024 First-Citizens Bank & Trust Company. All rights reserved. MM#15364