

Key Facts and Statistics¹



\$7.9B

Total Assets



\$6.4B

Total Deposits



\$6.3B

Total Loans



\$30.96

Tangible Book Value
per Common Share



*Serving
customers for
over 130 years.*

Our Services

Businesses & Institutions

- Commercial Lending
- Family Office & Private Equity Financing
- Alternative Credit Finance
- Loan Syndications & Capital Markets
- Asset Based Lending
- Industry-Focused Groups
 - Technology Media & Telecom
 - Healthcare
 - Construction Trades
 - Commercial Real Estate
- Public Finance & Tax Exempt Lending
- Treasury Management
- SBA Preferred Lending
- Small Business Lending

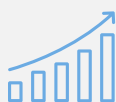
Consumer

- Checking, Savings, Money Market, and CD Accounts
- Mobile & Online Banking
- Home Loans
- Credit Cards

Wealth Management

- Private Banking
- Financial Planning
- Investment Management
- Personal Trust Services
- Corporate Retirement Planning

Quarterly Financial Performance¹



4.08%

Net Interest Margin



19.3%

Fee Income /
Revenue



1.26%

Return on Average
Total Assets



13.09%

Return on Average
Tangible Common Equity

Leadership

Neal E. Arnold
Chief Executive Officer & President,
FirstSun & Sunflower Bank, N.A.

Robert A. Cafera, Jr.
Chief Financial Officer, FirstSun &
Sunflower Bank, N.A.

Mollie H. Carter
Executive Chairman, FirstSun &
Sunflower Bank, N.A.

Cecil G. Edwards, Jr.
Chief Banking Officer - Eastern Banking,
Sunflower Bank, N.A.

Laura J. Frazier
Chief Administrative Officer, FirstSun &
Sunflower Bank, N.A.

Jennifer L. Norris
Chief Credit Officer, Sunflower Bank, N.A.

Christopher M. Rude
Chief Banking Officer - Western
Banking, Sunflower Bank, N.A.

Brian J. Walsh
Chief Lending Officer, Sunflower Bank, N.A.



1,110

Employees



69

Branches



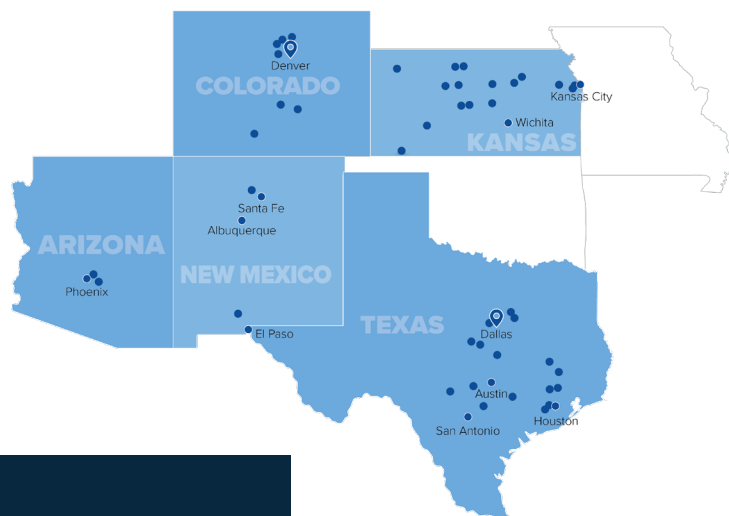
43

Mortgage Loan Origination States



Headquarters:
FirstSun: Denver, CO
Sunflower Bank, N.A.: Dallas, TX

Operating in 5 of the top 10 growth markets in the country.



Our Family of Brands



Contact Investor Relations:

IR.FirstSunCB.com
 Stockholder.Relations@SunflowerBank.com
 303.962.0150

Securities Portfolio¹



7.0%

Total Securities to Total Assets

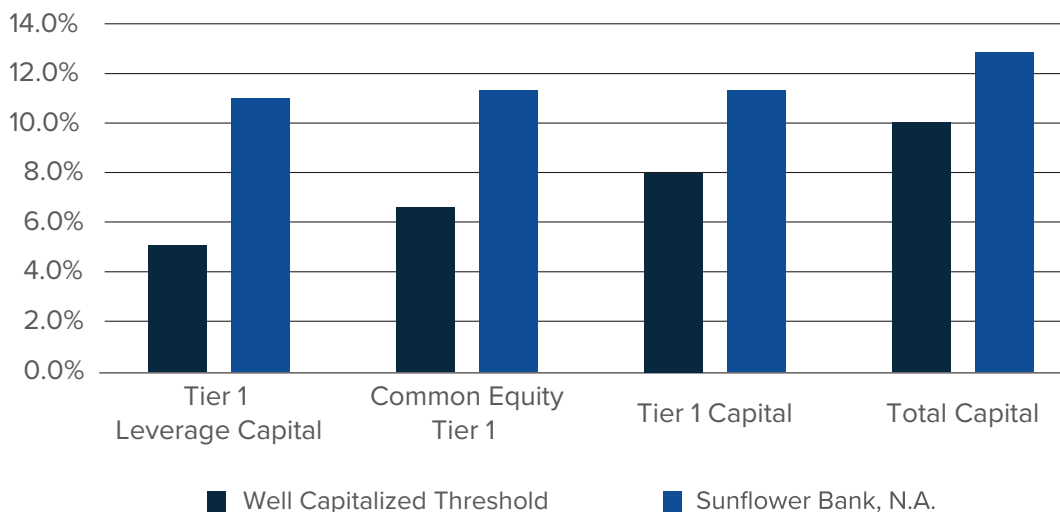
9.94%

Tangible Common Equity (TCE) to Tangible Assets (TA)

9.90%

TCE / TA + HTM unrealized loss

Strong Capital Ratios¹



FSUN

TRADED ON

OTC QX

KBRA Ratings²

FirstSun Capital Bancorp
 Senior Unsecured Debt = BBB
 Subordinated Debt = BBB-
 Short-Term Debt = K3

Sunflower Bank, N.A.
 Deposit = BBB+
 Senior Unsecured Debt = BBB+
 Short-Term Deposit = K2
 Short-Term Debt = K2

Strong Deposit Franchise¹

74.9%

Deposit Balances that are FDIC-insured or Collateralized by Securities



\$24,075

Average Consumer Account Balance



\$146,228

Average Commercial Account Balance



About Us

FirstSun Capital Bancorp is the financial holding company for Sunflower Bank, N.A., which operates as Sunflower Bank, First National 1870 and Guardian Mortgage. Sunflower Bank, N.A. provides a full range of relationship-focused services to meet personal, business and wealth management financial objectives.