



## 1<sup>st</sup> Capital Bank Safety and Soundness

1<sup>st</sup> Capital Bank's commitment to serving our communities is as strong today as it was when we opened our doors more than 15 years ago. Our financial strength is the foundation of this commitment. On December 31, 2022, our 16.4% total capital ratio is well above the 10.0% regulatory guideline to be considered "well capitalized." In addition to a strong regulatory capital position as of December 31, 2022, additional key strengths include strong profitability, outstanding asset quality, and significant untapped liquidity sources.

Our client base is well-diversified, and we have nominal exposure to the tech industry and no cryptocurrency exposure.

We want you to know your deposits are safe with us. If you have concerns related to FDIC insurance limits, we have solutions to ensure your deposits are fully FDIC insured. See the link below and reach out to your relationship manager for more details.

We are here and ready to help!

Find my Banker: <https://www.1stcapital.bank/Find-My-Banker.aspx>