



**W**ith \$1.3 billion in assets, First Carolina Bank (“Bank”) is a privately owned, locally based, financial services institution with a geographic footprint now stretching from Virginia Beach, Virginia to Atlanta, Georgia. We are headquartered in both Rocky Mount and Raleigh, North Carolina and were recently named the fastest organically growing bank in the United States of America from 2016-2020 based on a composite of asset, loan and deposit growth by Keefe, Bruyette & Woods.

Rated in the top 10% of all US financial institutions in terms of safety and soundness, the Bank has also been consistently recognized as having the best overall operating efficiency for any bank in the state of North Carolina. We are able to accomplish this even with a very low physical office footprint due to the stability and functionality of our technology offerings and the overall skill of our team members. Combining these attributes, we are able to operate a high touch, personal service model that focuses on immediate responsiveness to

our customers and prospects and a mantra that “we do the day-to-day things in banking extremely well.”

We are a full-service institution that can handle all financial needs for businesses and individuals as well as wealth management services through our Trust division, First Carolina Wealth and our strategic partnership with Raleigh-based Capital Investment Companies.

We maintain #1 deposit share in our home market of Rocky Mount NC and more than doubled our deposit share in Wake County to over \$400MM in the last 15 months.

We believe continued industry consolidation leaves many customers underserved when looking for a more responsive relationship with their bank and we know our operating model fills that void. First Carolina Bank focuses on service first and with us, there is no 1-800 service line – there is only a live person ready to assist you!

