

### Key Stats


  
**\$12.4 billion**  
Assets


  
**\$10.7 billion**  
Total deposits

  
**\$8.1 billion**  
Total loans


### Q1 Performance

NASDAQ: FBNC

  
**\$0.88**  
Diluted  
EPS

  
**1.21%**  
Return on  
Average Assets

  
**15.54%**  
Return on  
Average Tangible  
Common Equity<sup>1</sup>

  
**3.27%**  
Net Interest  
Margin<sup>2</sup>

### Combined Services

#### Consumer Banking

- Checking, Savings, CDs
- Credit Cards
- Digital Banking
- Home Equity
- Personal Loans
- Private Banking
- One Rewards Program

#### Business Banking

- Small Business, Commercial and Municipality
- Checking & Savings
- Credit Cards
- Business & SBA Loans
- Lines of Credit
- Commercial Mortgages
- Treasury Services
- Credit Card Processing
- Remote Deposit Capture
- Positive Pay
- First@Work Financial Wellness

#### Mortgages

- Adjustable & Fixed Rate
- FHA, VA & Jumbo Loans
- Rural Housing Loans
- Construction Loans
- Dream It, Own It Loans

### Our Footprint

Within NC and SC




**Headquarters:** Southern Pines, NC

**4th** | largest bank  
headquartered in NC  
(largest community bank)

**1,350** | full-time equivalent  
employees<sup>3</sup>

**113** | branches in NC and SC

  
Dedicated local  
bankers you  
can count on  
since 1935

### Strong Capital Ratios

● **First Bancorp (estimated)**

● **Regulatory Minimum**

