



FirstBank Q4 Results

FirstBank Asset Quality Remains Strong Amid Industry Challenges



Total assets:
Decreased 3.6% to \$27.8 billion



Total deposits:
Decreased 4% to \$25.5 billion



Net loan balance:
Rose to \$16.1 billion, an increase of 18.3%



Net income:
Decreased 7.7% to \$285.7 million

COMMUNITY FIRST FOUNDATION

COLORADO GIVES DAY

December 6, 2022



Bank Gives it Forward to the Community

“Despite slight decreases year-over-year, 2022 represented the second best year for net income in FirstBank’s 60 year history with \$285.7 million. Asset and credit quality also remains strong and delinquencies low. While the outlook for 2023 appears uncertain, we’ve analyzed multiple financial scenarios to ensure FirstBank is well positioned into the future.” - Jim Reuter, CEO of FirstBank

FirstBank also recognized the effect of inflation and rising gas prices, so it recently surprised commuters across fuel stations in Denver, Colorado Springs, Boulder, Greeley, and Frisco with \$30,000 in free fuel in support of Colorado Gives Day. FirstBank has served as the presenting partner of Colorado Gives Day since 2010, helping raise more than \$415 million for Colorado nonprofits.

FirstBank’s Arizona and California markets remained steady during the fourth quarter.



Arizona



Total Deposits:
Increased by 8% from \$1.1 billion to \$1.2 billion



Loans:
Increased 33% from \$1.1 billion to \$1.5 billion



California



Total Deposits:
Decreased by 1% from \$651 million to \$647 million



Loans:
Increased 28% from \$344 million to \$439 million

For more information, visit www.efirstbank.com.

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