

AN NC CHAMBER EVENT

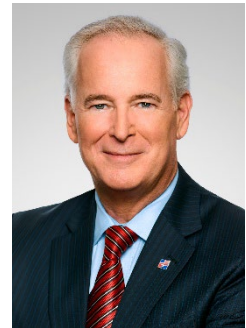
NC Business Playbook

OCTOBER 16, 2025
DURHAM, NC

NC Chamber

Frank B. Holding, Jr.
Chairman and CEO
First Citizens BancShares, Inc. and First Citizens Bank

Frank B. Holding, Jr. is chairman and CEO of First Citizens Bank and its parent company, First Citizens BancShares, Inc. At the helm of the third-generation financial institution, he leads the largest family-controlled bank in the nation, with more than 17,000 associates and a network of branches and offices nationwide. BancShares (NASDAQ: FCNCA) is a top 20 U.S. financial institution with more than \$200 billion in assets and a member of the Fortune 500™.



Elected chairman in February 2009, Holding guides the company with a relationship-based, client-centric and long-term focused approach. Prior to his current duties, Holding was elected president of First Citizens in 1994.

A native of Smithfield, N.C., Holding received a bachelor's degree in business from the University of North Carolina at Chapel Hill (1982) and an MBA from The Wharton School of Finance at the University of Pennsylvania (1986).

Holding currently serves as a member of the Wake Forest University Board of Trustees and the Mount Olive Pickle Company, Inc., Board of Directors. He is a past chairman of the North Carolina Chamber and a former chairman and member of the Blue Cross and Blue Shield of North Carolina Board of Trustees.

Founded in 1898 and headquartered in Raleigh, N.C., First Citizens has established a unique legacy of strength, stability and long-term thinking that has spanned generations. First Citizens offers an array of general banking services; commercial banking expertise delivering best-in-class lending, leasing and other financial services coast to coast; innovation banking serving businesses at every stage; and a nationwide direct bank.