

**FIRST CITIZENS BANCSHARES, INC.
FIRST-CITIZENS BANK & TRUST COMPANY**

**CHARTER OF THE
JOINT TECHNOLOGY COMMITTEE**

May 5, 2026

This Charter sets forth the composition, authority, duties, and responsibilities of the Joint Technology Committee (the “Committee”) of the Board of Directors of First Citizens BancShares, Inc. (the “Corporation”) and the Board of Directors of First-Citizens Bank & Trust Company (the “Bank,” and together with the Corporation, the “Companies”).

Purpose

The Committee is established as a joint committee of the Boards of Directors of the Corporation and the Bank (collectively, the “Boards”). The Committee is responsible for (i) oversight of management’s use of technology including, but not limited to: technology operations, technology strategy, technology investments, technology innovation, emerging technology trends, information security, cybersecurity, data, data privacy and operational resiliency; and (ii) oversight of the Companies’ risk management and internal audit processes around the use of technology, including oversight of technology risk, information security risk, data risk, cybersecurity risk, and resiliency. The Committee will have such other purpose, and such specific duties and responsibilities, as are described in this Charter or as may be assigned to it from time to time by the Boards of Directors.

Composition and Appointment

The Committee will consist of at least three members who will be appointed annually by the Boards. The Boards may add one or more members to the Committee at any time with or without cause and may remove any member of the Committee at any time with or without cause. The Boards will appoint one of the members of the Committee to serve as Committee Chair. Each Committee member must (i) be a member of the Board of Directors of both the Corporation and the Bank, and (ii) satisfy all other applicable requirements of law, rules, and regulations or other requirements of governmental or regulatory bodies, all as in effect from time to time and applicable to Committee membership. The Committee or its Chair will select a Committee member to serve as interim chair if the Committee Chair cannot be present at a duly convened meeting.

Meetings

The Committee will meet at least once every quarter, and may meet more frequently as the Committee and/or its Chair may consider necessary, and when requested to meet by the Chair of the Boards or by the Lead Independent Director (if a Lead Independent Director has been elected). Dates, times, and locations of meetings will be determined by the Committee or its Chair. A majority of the number of regular members then serving on the Committee will constitute a quorum. The Committee will determine who, if anyone, other than Committee members may be present during its deliberations or voting. The Committee will keep minutes of its meetings and, following each Committee meeting, the Chair will make a report at the next scheduled quarterly meeting of the Boards regarding the deliberations of or actions taken by the Committee.

Responsibilities

The Committee will carry out the following duties and responsibilities:

A. General

1. Receive appropriate levels of information from management to enable the Committee to meet its oversight responsibilities. The Committee may meet in executive session with or without any members of management or any advisors.
2. Review and approve, as necessary or appropriate, the Companies' significant technology policies, standards and controls.

B. Oversight of Technology Strategies and Initiatives

1. Receive and review reports on the Companies' technology strategy, investments and appetite for technology adoption.
2. Provide oversight of the alignment between the Companies' overall business strategy, target operating model and technology strategy, including data strategy and provide recommendations to the Boards on such alignment, as appropriate.
3. Receive and review reports on the status of significant technology investments, acquisitions and other initiatives, through their lifecycles, which will describe how those initiatives relate to the Companies' strategic goals.
4. Receive and review reports on the Companies' planned technology expenditures and investments.
5. Review management's proposed budget for technology and make recommendations to the Boards on approving such expenditures, with a focus on significant technology investments and initiatives.
6. Receive and review reports on evolving and emerging technologies that may affect the Companies' strategy, including the impact of, and the Companies' appetite for, the use of such technologies.

C. Oversight of Risk, Governance and Controls

1. Receive and review reports on risk, governance and controls, surrounding technology, information security, cybersecurity, data management, and resiliency and alignment to the Companies' risk appetite statement.
2. Receive and review reports from the Chief Internal Audit Officer regarding the results of technology related risk management, governance and oversight as well as internal control systems and processes.
3. Oversee and hold senior management accountable, including the first, second and third lines of defense, with respect to risk, governance and controls, surrounding technology, information security, cybersecurity, data management, and resiliency.
4. At least annually receive and review an update regarding third-party arrangements in technology, information security, cybersecurity, and data management.

D. Other Responsibilities

1. Conduct a self-evaluation of the Committee's performance, at least annually, in coordination with the Joint Compensation, Nomination and Governance Committee of the Boards ("CNG Committee"), to include a review of the Committee's composition, responsibilities, structure, process, and effectiveness, and report the results of the self-evaluation to the Boards.
2. Review and assess the adequacy of this Charter at least annually and recommend through the CNG Committee any proposed changes to the Boards for consideration.

Authority

The Committee is authorized to perform each of its duties and responsibilities set forth in this Charter, and to undertake such other duties and responsibilities within the scope of its primary functions outlined above as the Committee or the Boards may from time to time deem necessary or appropriate. The Committee also is authorized to, as it considers appropriate:

- Seek any information it requires from the Companies' employees, all of whom are directed to cooperate with the Committee's requests, or from external parties.
- Delegate any of its responsibilities to subcommittees or individual members of the Committee to the extent not inconsistent with other sections of this Charter or applicable laws or regulations.
- At its discretion and without the prior approval of management or the Boards, retain or obtain the advice of outside consultants or advisors (including, but not limited to, legal counsel and other advisors), at the expense of the Companies, in accordance with procedures established from time to time by the Boards, and oversee and approve all terms of the engagement of such consultants or advisors, including, but not limited to, their fees or other compensation.
- Consult to the extent it deems appropriate with the Chair of the Boards, CEO of the Companies (if the Chair is not also the CEO), other officers or employees of the Companies, the Lead Independent Director (if a Lead Independent Director has been elected), and other directors.
- Certain matters within the scope of the Committee's oversight responsibilities also may fall within the scope of the oversight responsibilities of other committees of the Boards (such as the Risk Committee or the Audit Committee). To minimize the duplication of time and effort, the Committee may defer to those other committees with respect to such specific matters, but it will consult with, and may request reports or information from, those other committees in order to ensure that such matters are adequately addressed.

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