



Mr. Frank B. Holding, Jr.

Vice Chairman

Frank B. Holding, Jr. is chief executive officer and chairman of First Citizens Bank and First Citizens Bancshares, Inc. and serves on the boards of both institutions. First Citizens Bank is a multi-billion dollar statewide North Carolina financial institution. Prior to assuming his position as president, Mr. Holding was First Citizens Bank's area vice president for Mecklenburg and Gaston counties, and he worked in First Citizens Bank branches in Raleigh, Wilmington, Swansboro and Fayetteville, North Carolina.

Mr. Holding is active in civic affairs in the Raleigh area and statewide and serves on the boards of directors of Blue Cross- Blue Shield of North Carolina, the Greater Raleigh Chamber of Commerce, Baptist Retirement Homes of N.C., Inc., and the Triangle Fellowship of Christian Athletes. He is a trustee of Providence Baptist Church.

He previously served on the boards of the Wake County Medical Center, the Wake County Medical Center Foundation, the Charlotte Merchants Association, the American Heart Association, Charlotte Chapter, and the North Carolina Global TransPark Authority. He also has been a member of the board of visitors of the University of North Carolina at Chapel Hill and president of the North Carolina Veterinary Medical Foundation.

His current corporate responsibilities include service on the board of directors of Piedmont Natural Gas Company, Inc., and he has also been a director of the North Carolina Natural Gas Corporation.

Mr. Holding earned his undergraduate degree from the University of North Carolina at Chapel Hill and received an MBA from the Wharton School of Finance at the University of Pennsylvania.