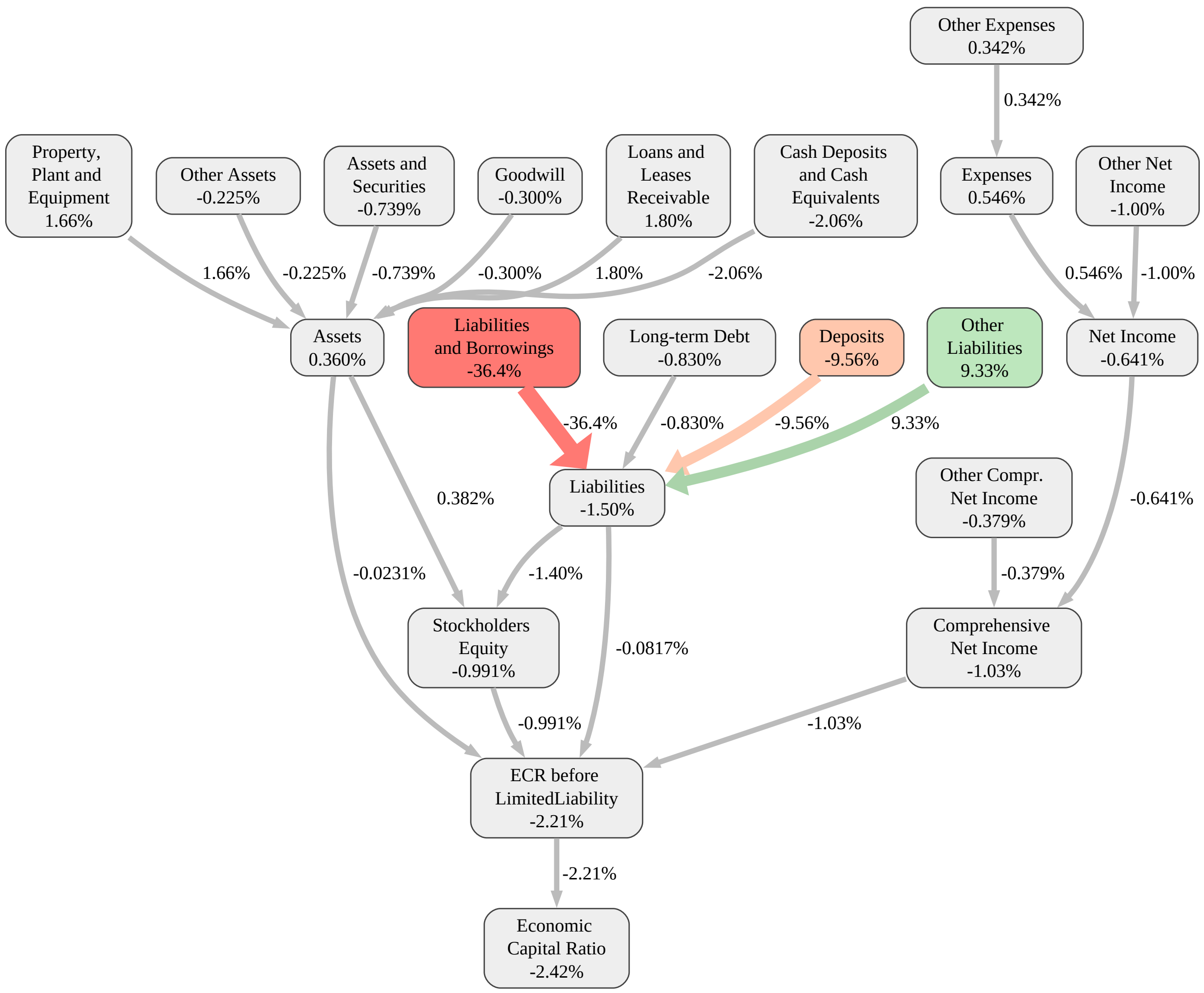
# STATE BANKS 2013

# First Citizens Bancshares INC DE
Rank 72 of 85



RealRate

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The relative strengths and weaknesses of First Citizens Bancshares INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Citizens Bancshares INC DE compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.3% points.The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 2.4% points below the market average of 12%.

| Input Variable | Value in 1000 USD |
|---|---|
| Assets and Securities | 810,790 |
| Cash Deposits and Cash Equivalents | 639,730 |
| Deposits | 18,086,025 |
| Fees | 0 |
| Goodwill | 102,625 |
| IT and Equipment Expense | 0 |
| Labor Expense | 0 |
| Liabilities and Borrowings | 13,418,878 |
| Loans and Leases Receivable | 13,066,332 |
| Long-term Debt | 444,921 |
| Occupancy | 0 |
| Other Assets | 5,781,407 |
| Other Compr. Net Income | -15,532 |
| Other Expenses | 59,822 |
| Other Liabilities | -12,530,179 |
| Other Net Income | 194,170 |
| Other Noninterest Expense | 0 |
| Other Revenues | 0 |
| Property, Plant and Equipment | 882,768 |

| Output Variable | Value in 1000 USD |
|---|---|
| Liabilities | 19,419,645 |
| Assets | 21,283,652 |
| Expenses | 59,822 |
| Revenues | 0 |
| Stockholders Equity | 1,864,007 |
| Net Income | 134,348 |
| Comprehensive Net Income | 118,816 |
| BaseVar | 20,840,835 |
| ECR before LimitedLiability | 9.2% |
| Economic Capital Ratio | 9.3% |