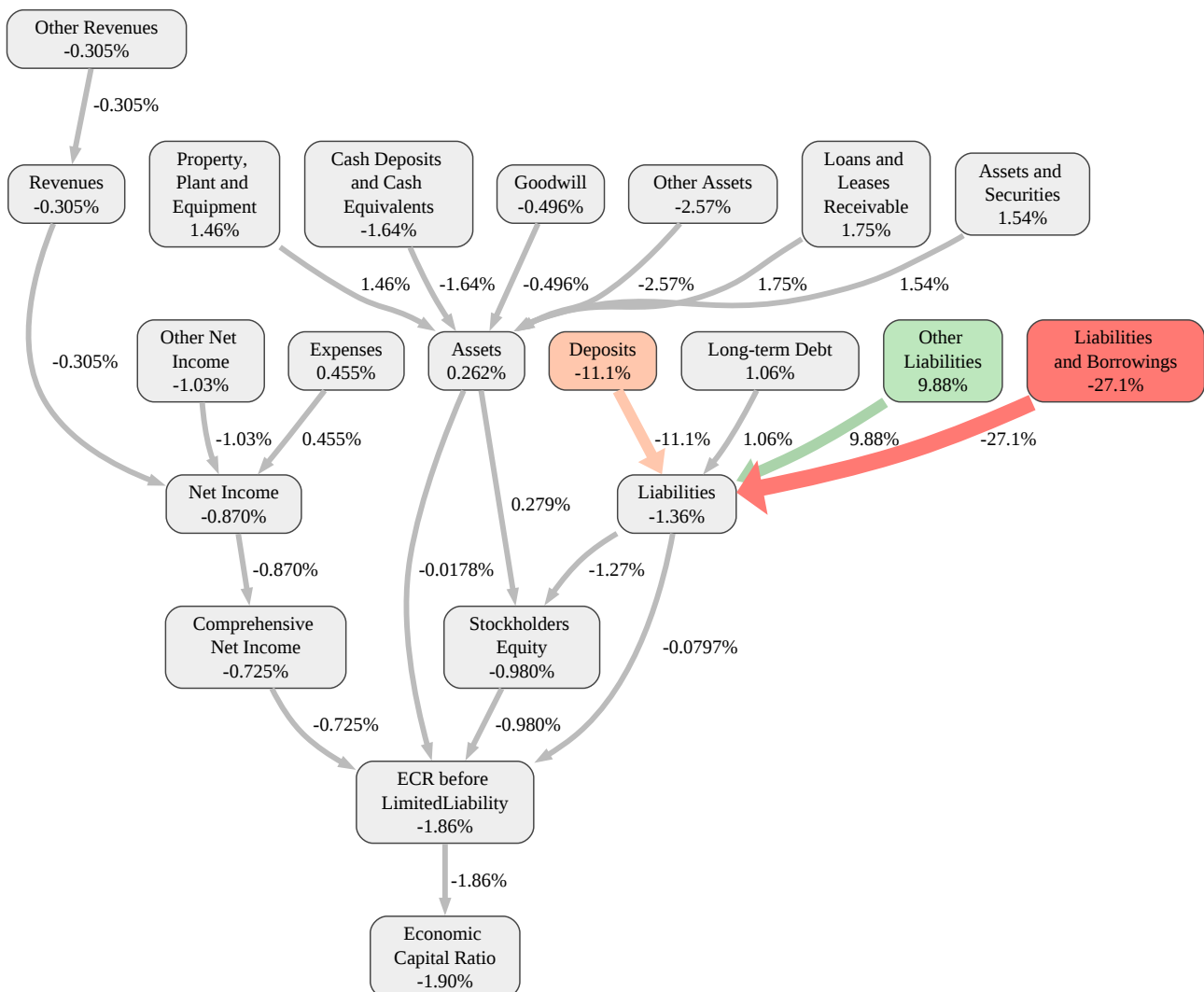




RealRate

STATE BANKS 2016

First Citizens Bancshares INC DE
Rank 83 of 101



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 9.9% points. The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 1.9% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,480,523	Liabilities	28,603,825
Cash Deposits and Cash Equivalents	534,086	Assets	31,475,934
Deposits	26,930,755	Expenses	122,028
Fees	0	Revenues	0
Goodwill	139,773	Stockholders Equity	2,872,109
IT and Equipment Expense	0	Net Income	210,386
Labor Expense	0	Comprehensive Net Income	198,927
Liabilities and Borrowings	17,904,014	BaseVar	30,885,490
Loans and Leases Receivable	20,093,540	ECR before Limited Liability	9.8%
Long-term Debt	0	Economic Capital Ratio	9.9%
Occupancy	0		
Other Assets	7,092,183		
Other Compr. Net Income	-11,459		
Other Expenses	122,028		
Other Liabilities	-16,230,944		
Other Net Income	332,414		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	1,135,829		