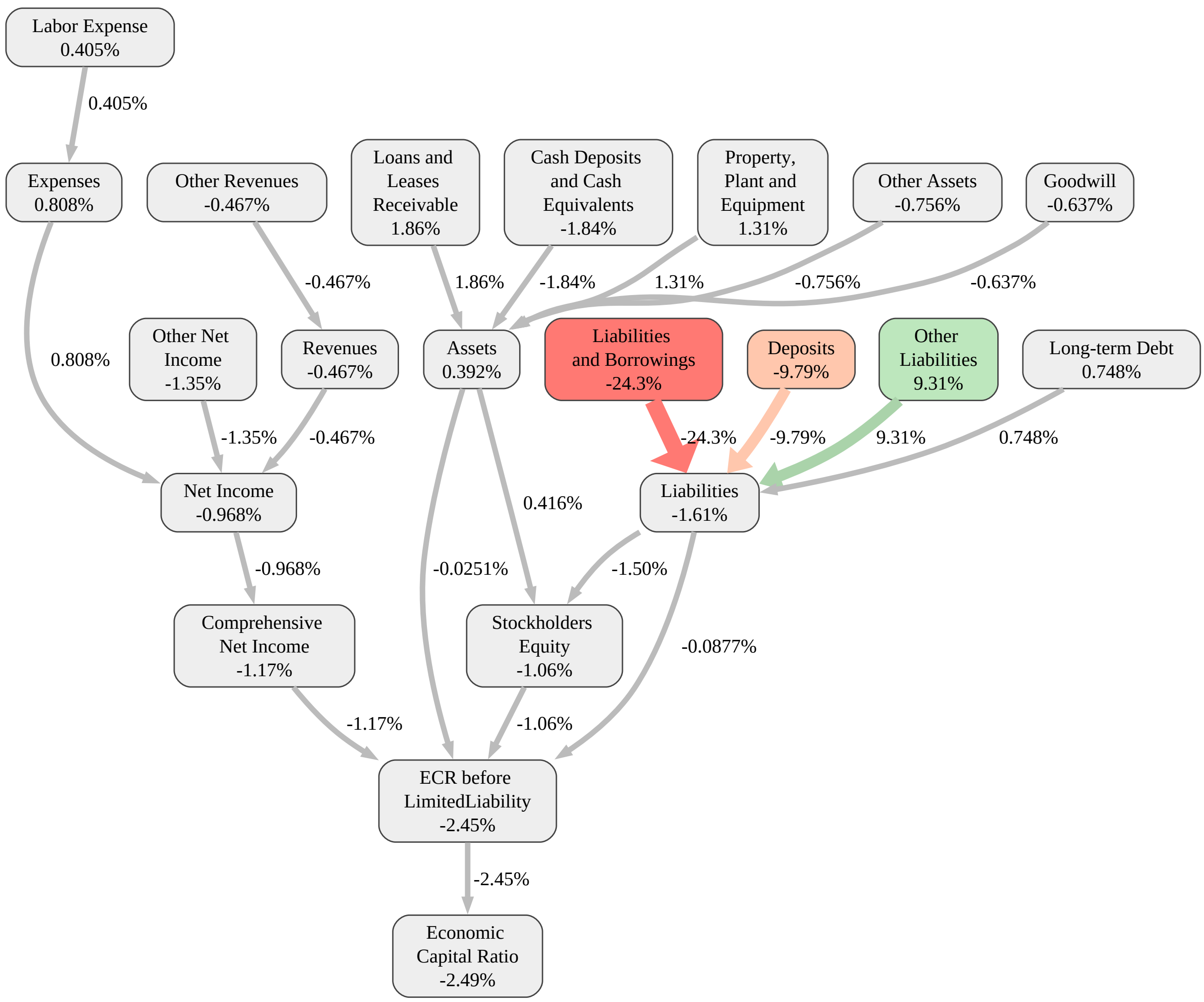
STATE BANKS 2017

First Citizens Bancshares INC DE
Rank 94 of 108



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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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 2.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,344,006
Cash Deposits and Cash Equivalents	539,741
Deposits	28,161,343
Fees	0
Goodwill	150,601
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,314,423
Loans and Leases Receivable	21,593,484
Long-term Debt	0
Occupancy	0
Other Assets	7,229,960
Other Compr. Net Income	-70,752
Other Expenses	125,585
Other Liabilities	-16,497,357
Other Net Income	351,067
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,133,044

Output Variable	Value in 1000 USD
Liabilities	29,978,409
Assets	32,990,836
Expenses	125,585
Revenues	0
Stockholders Equity	3,012,427
Net Income	225,482
Comprehensive Net Income	154,730
BaseVar	32,478,161
ECR before LimitedLiability	9.2%
Economic Capital Ratio	9.3%