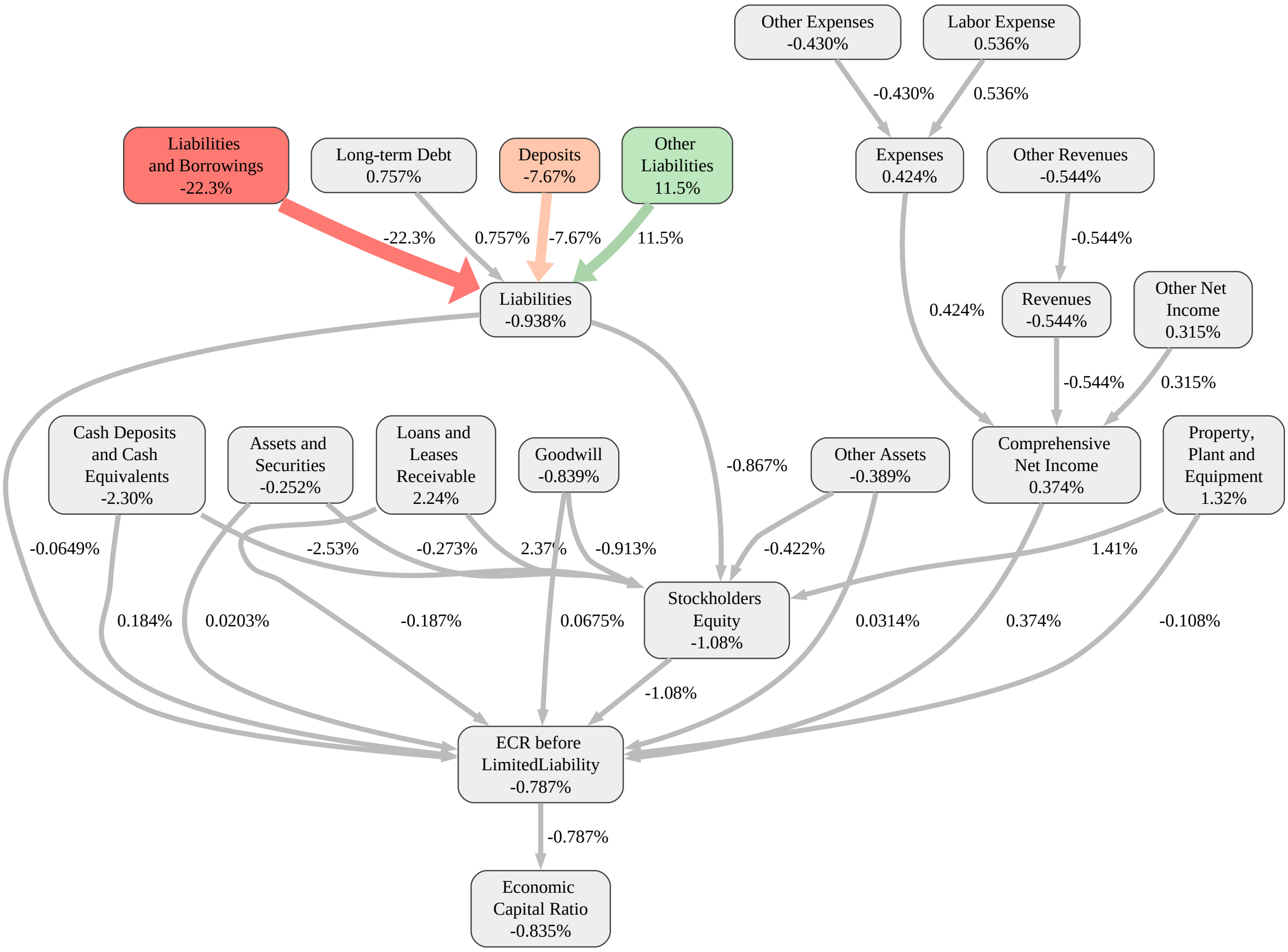
STATE BANKS 2018

First Citizens Bancshares INC DE
Rank 72 of 116



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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 11% points.The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.84% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,074,298
Cash Deposits and Cash Equivalents	336,150
Deposits	29,266,275
Fees	0
Goodwill	150,601
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	18,290,684
Loans and Leases Receivable	23,426,111
Long-term Debt	0
Occupancy	0
Other Assets	7,401,921
Other Compr. Net Income	12,898
Other Expenses	219,946
Other Liabilities	-16,363,511
Other Net Income	543,698
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,138,431

Output Variable	Value in 1000 USD
Liabilities	31,193,448
Assets	34,527,512
Expenses	219,946
Revenues	0
Stockholders Equity	3,334,064
Net Income	323,752
Comprehensive Net Income	336,650
BaseVar	34,269,904
ECR before LimitedLiability	12%
Economic Capital Ratio	12%