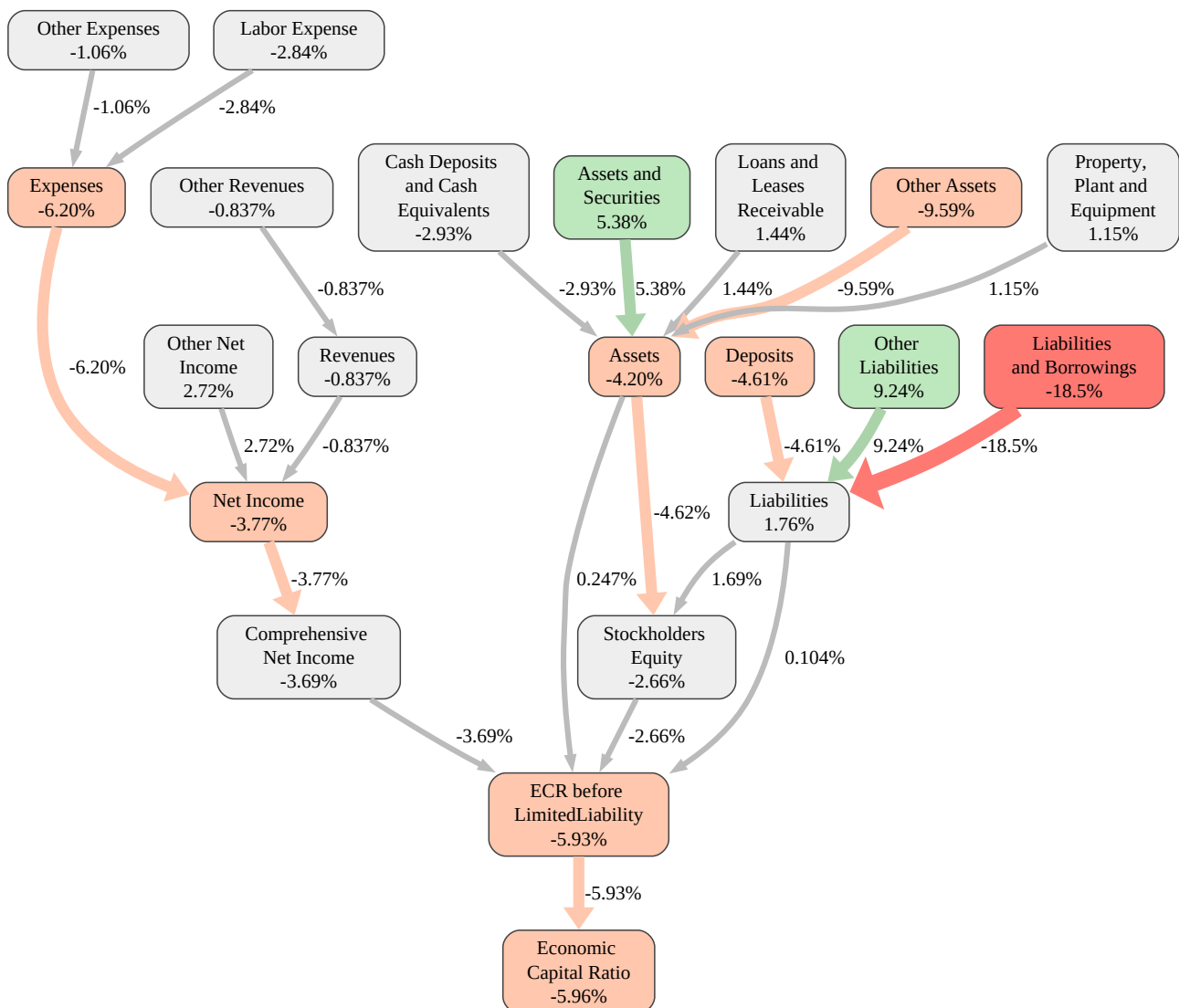




The relative strengths and weaknesses of First Citizens Bancshares INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 9.2% points. The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 6.0% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	8,778,409
Cash Deposits and Cash Equivalents	376,719
Deposits	34,431,236
Fees	10,664
Goodwill	349,398
IT and Equipment Expense	112,290
Labor Expense	551,112
Liabilities and Borrowings	22,020,568
Loans and Leases Receivable	28,724,224
Long-term Debt	0
Occupancy	111,179
Other Assets	351,350
Other Compr. Net Income	108,464
Other Expenses	313,890
Other Liabilities	-20,213,492
Other Net Income	1,326,099
Other Noninterest Expense	139,283
Other Revenues	0
Property, Plant and Equipment	1,244,396

Output Variable	Value in 1000 USD
Liabilities	36,238,312
Assets	39,824,496
Expenses	1,238,418
Revenues	0
Stockholders Equity	3,586,184
Net Income	87,681
Comprehensive Net Income	196,145
BaseVar	42,882,865
ECR before Limited Liability	9.1%
Economic Capital Ratio	9.3%