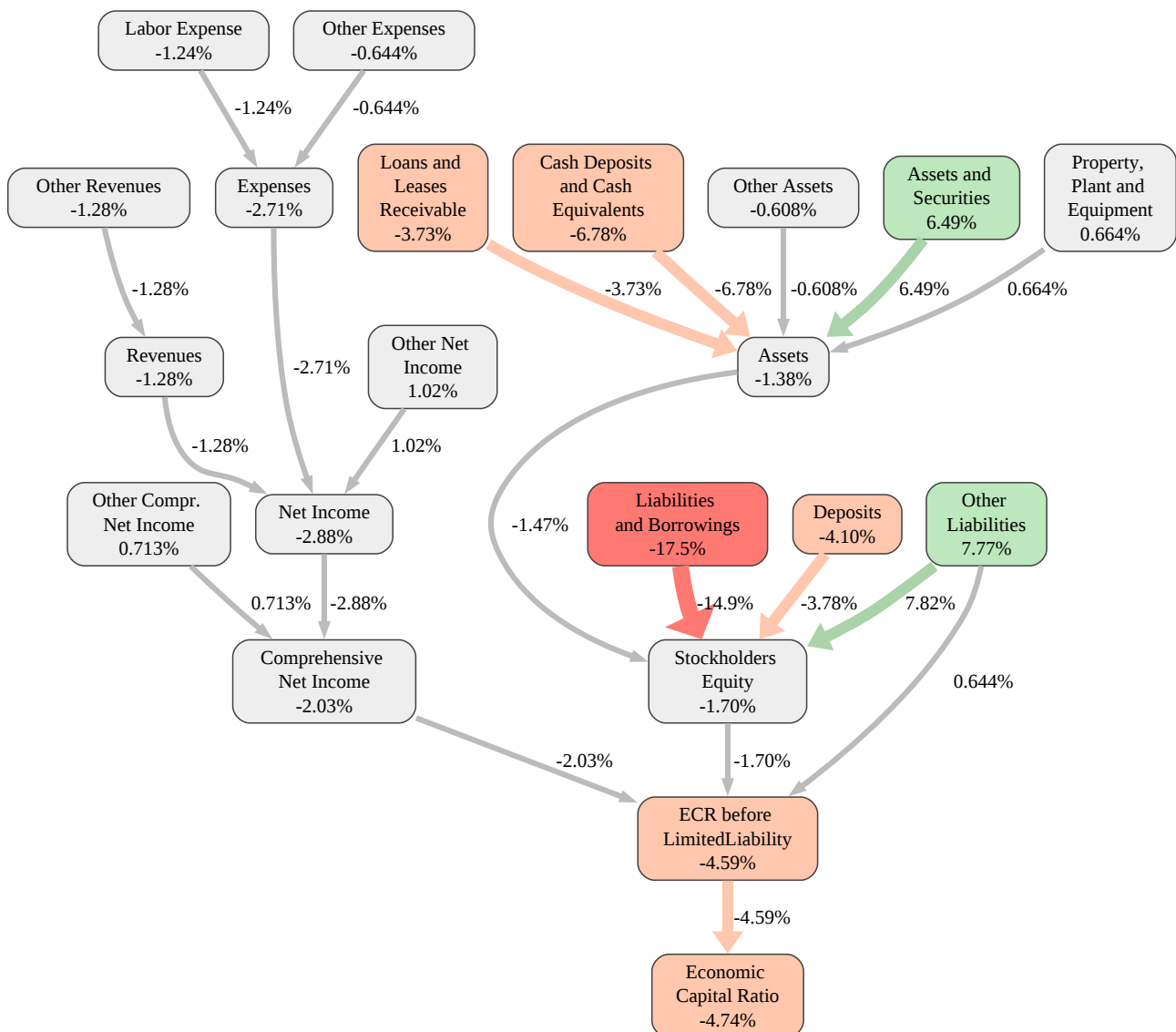




The relative strengths and weaknesses of First Citizens Bancshares INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 7.8% points. The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 4.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	19,975,443
Cash Deposits and Cash Equivalents	337,814
Deposits	51,406,094
Fees	14,132
Goodwill	346,064
IT and Equipment Expense	119,171
Labor Expense	623,194
Liabilities and Borrowings	30,454,767
Loans and Leases Receivable	32,291,770
Long-term Debt	0
Occupancy	117,180
Other Assets	4,123,631
Other Compr. Net Income	-2,487
Other Expenses	384,509
Other Liabilities	-28,289,962
Other Net Income	1,534,322
Other Noninterest Expense	129,526
Other Revenues	0
Property, Plant and Equipment	1,233,418

Output Variable	Value in 1000 USD
Liabilities	53,570,899
Assets	58,308,140
Expenses	1,387,712
Revenues	0
Stockholders Equity	4,737,241
Net Income	146,610
Comprehensive Net Income	144,123
BaseVar	61,247,525
ECR before Limited Liability	7.5%
Economic Capital Ratio	7.9%