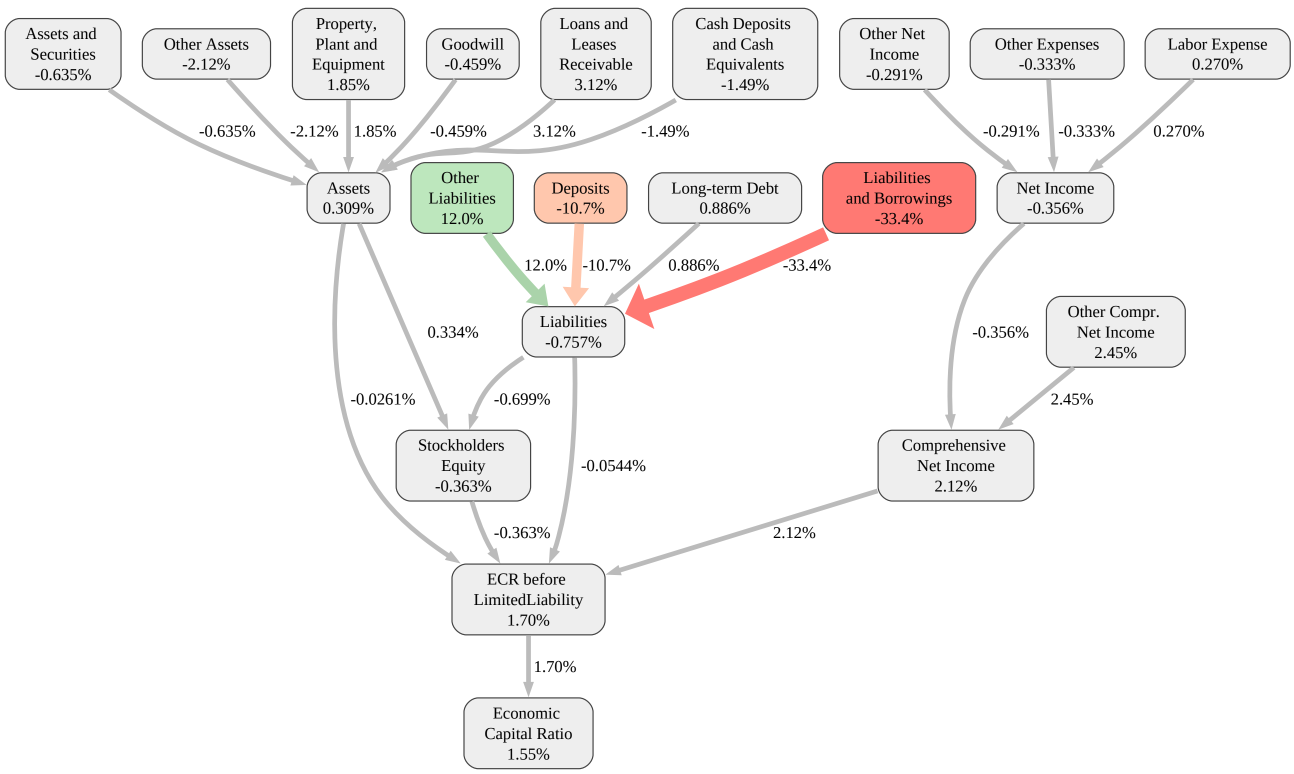
STATE BANKS 2014

First Citizens Bancshares INC DE
Rank 28 of 87

FirstCitizensBank



RealRate

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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 12% points.The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.5% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	1,123,121
Cash Deposits and Cash Equivalents	533,599
Deposits	17,874,066
Fees	0
Goodwill	102,625
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,749,034
Loans and Leases Receivable	12,900,330
Long-term Debt	0
Occupancy	0
Other Assets	5,662,894
Other Compr. Net Income	56,838
Other Expenses	96,965
Other Liabilities	-11,500,684
Other Net Income	264,664
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	876,522

Output Variable	Value in 1000 USD
Liabilities	19,122,416
Assets	21,199,091
Expenses	96,965
Revenues	0
Stockholders Equity	2,076,675
Net Income	167,699
Comprehensive Net Income	224,537
BaseVar	20,920,271
ECR before LimitedLiability	12%
Economic Capital Ratio	12%