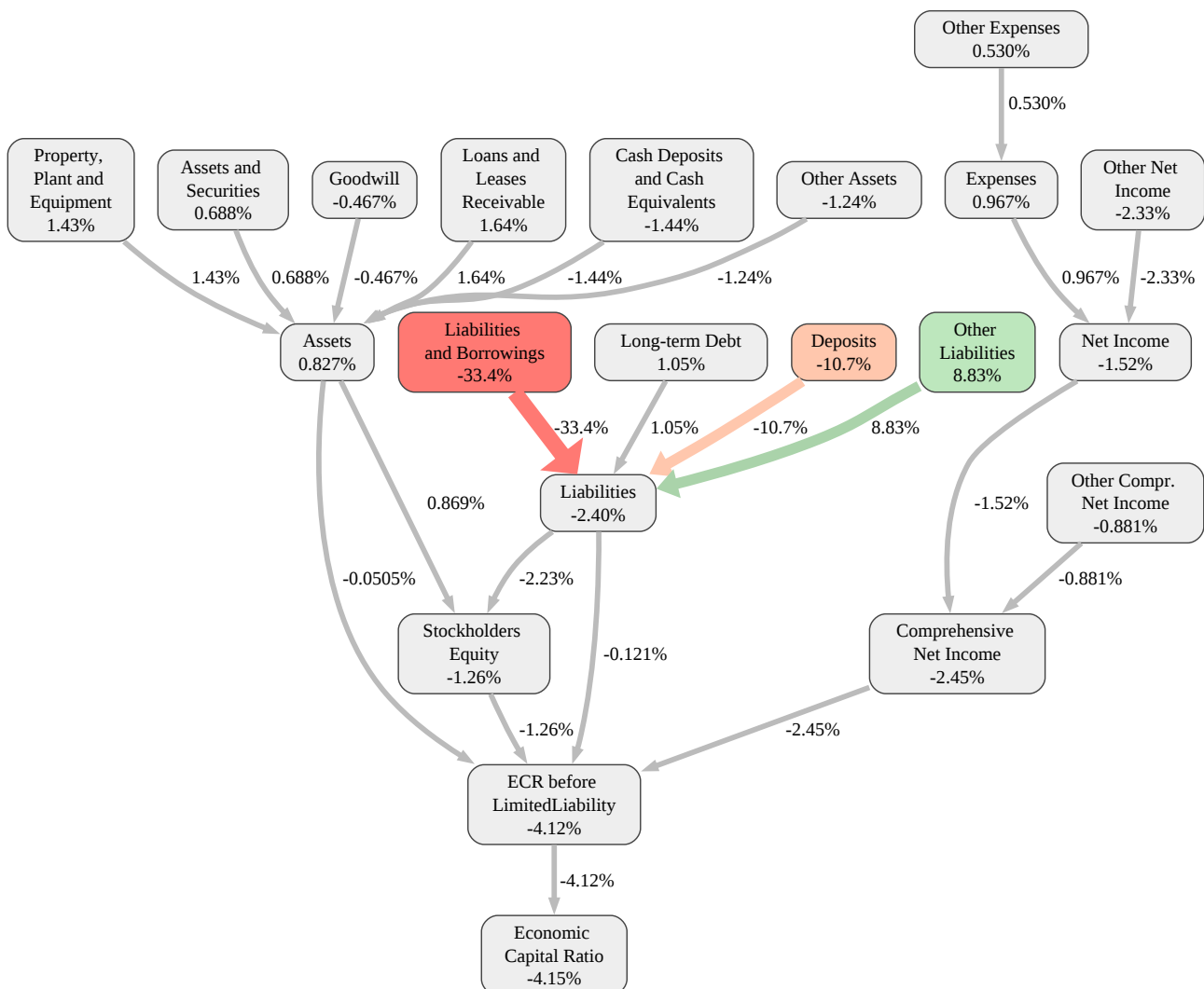




RealRate

STATE BANKS 2015

First Citizens Bancshares INC DE
Rank 88 of 93



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 8.8% 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 8.8%, being 4.2% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,118,946	Liabilities	27,387,519
Cash Deposits and Cash Equivalents	604,182	Assets	30,075,113
Deposits	25,678,577	Expenses	65,032
Fees	0	Revenues	0
Goodwill	139,773	Stockholders Equity	2,687,594
IT and Equipment Expense	0	Net Income	138,562
Labor Expense	0	Comprehensive Net Income	110,849
Liabilities and Borrowings	17,845,696	BaseVar	29,269,171
Loans and Leases Receivable	18,628,695	ECR before Limited Liability	8.6%
Long-term Debt	0	Economic Capital Ratio	8.8%
Occupancy	0		
Other Assets	7,458,436		
Other Compr. Net Income	-27,713		
Other Expenses	65,032		
Other Liabilities	-16,136,754		
Other Net Income	203,594		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	1,125,081		