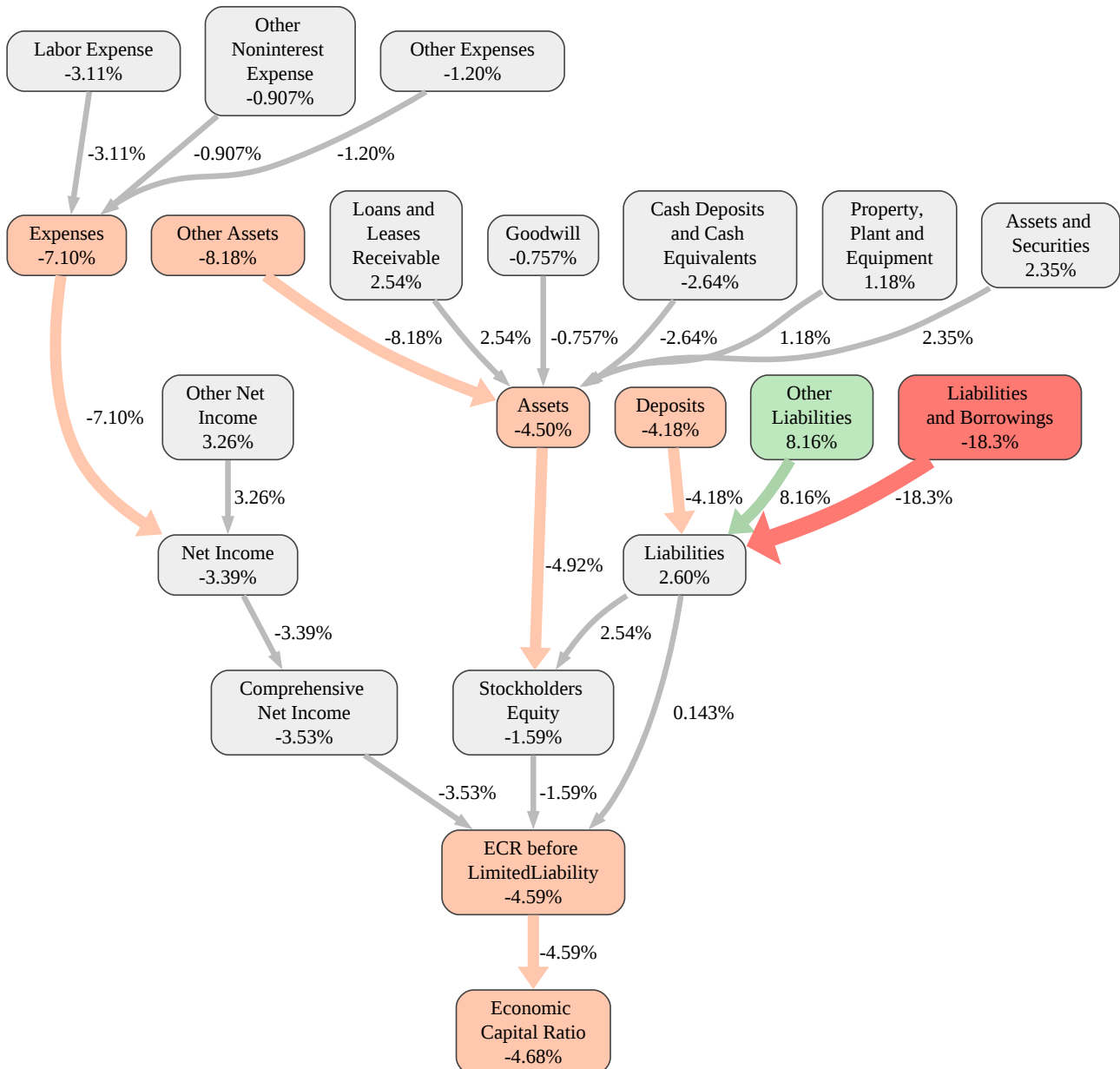




The relative strengths and weaknesses of First Citizens Bancshares INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 8.2% 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 8.2%, being 4.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	5,788,111
Cash Deposits and Cash Equivalents	327,440
Deposits	30,672,460
Fees	18,890
Goodwill	236,347
IT and Equipment Expense	102,909
Labor Expense	527,691
Liabilities and Borrowings	19,039,233
Loans and Leases Receivable	25,345,069
Long-term Debt	0
Occupancy	109,169
Other Assets	2,507,483
Other Compr. Net Income	-62,842
Other Expenses	274,546
Other Liabilities	-17,792,018
Other Net Income	1,222,008
Other Noninterest Expense	147,063
Other Revenues	7,980
Property, Plant and Equipment	1,204,179

Output Variable	Value in 1000 USD
Liabilities	31,919,675
Assets	35,408,629
Expenses	1,180,268
Revenues	7,980
Stockholders Equity	3,488,954
Net Income	49,720
Comprehensive Net Income	-13,122
BaseVar	38,152,825
ECR before Limited Liability	7.8%
Economic Capital Ratio	8.2%