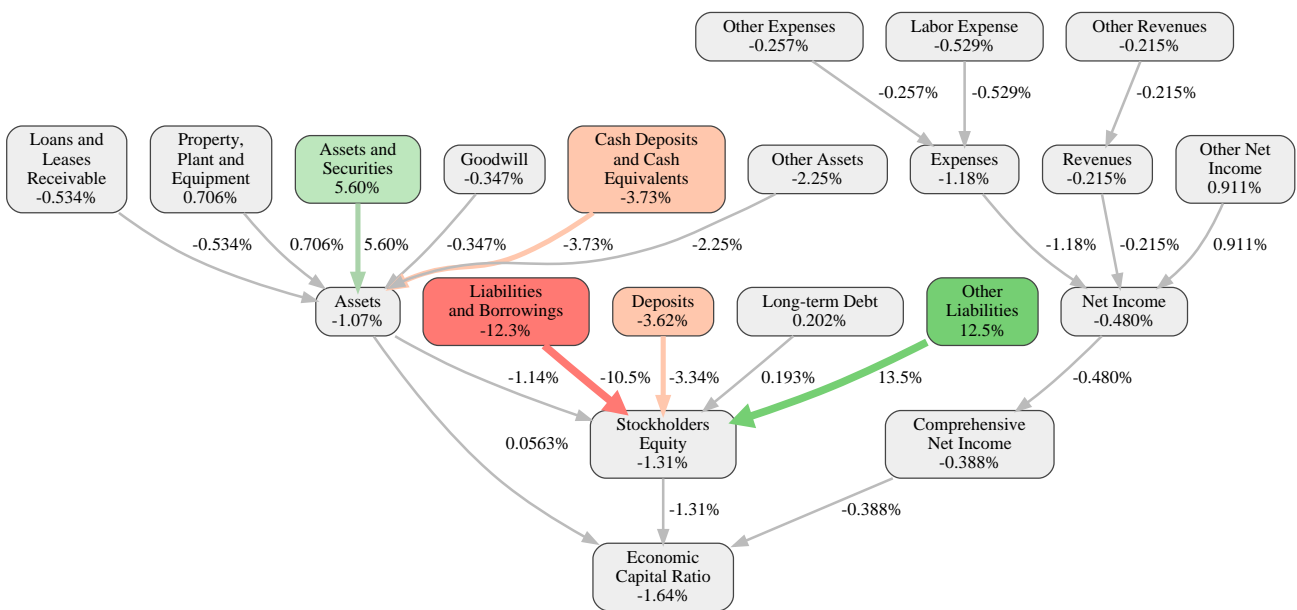




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The relative strengths and weaknesses of FIRST CITIZENS BANCSHARES INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.6% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	12,145,532
Cash Deposits and Cash Equivalents	362,048
Deposits	43,431,609
Fees	12,701
Goodwill	350,298
IT and Equipment Expense	115,535
Labor Expense	590,020
Liabilities and Borrowings	25,897,602
Loans and Leases Receivable	32,692,498
Long-term Debt	0
Occupancy	117,169
Other Assets	3,156,021
Other Compr. Net Income	138,986
Other Expenses	334,302
Other Liabilities	-23,600,799
Other Net Income	1,451,033
Other Noninterest Expense	145,117
Other Revenues	0
Property, Plant and Equipment	1,251,283

Output Variable	Value in 1000 USD
Liabilities	45,728,412
Assets	49,957,680
Expenses	1,314,844
Revenues	0
Stockholders Equity	4,229,268
Net Income	136,189
Comprehensive Net Income	275,175
Economic Capital Ratio	5.0%