



DIRECTOR ATTENDANCE AT ANNUAL MEETINGS

Attendance by directors at annual meetings of the shareholders of First Citizens BancShares, Inc. (the "Corporation") benefits the Corporation by giving directors an opportunity to meet, talk with, and hear the concerns of shareholders who attend those meetings, and by giving those shareholders access to the Corporation's directors that they may not have at any other time during the year. The Board recognizes that outside directors have their own business interests and are not employees of the Corporation, and that it is not always possible for directors of the Corporation to attend annual meetings. However, it is the policy of the Board of Directors that directors are strongly encouraged to attend each annual meeting of the Corporation's shareholders.