

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person [*] HOLDING FRANK B JR (Last) (First) (Middle) 4300 SIX FORKS ROAD (Street) RALEIGH, NC 27609 (City) (State) (Zip)			2. Issuer Name and Ticker or Trading Symbol FIRST CITIZENS BANCSHARES INC /DE/ [FCNCA]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Chairman and CEO		
			3. Date of Earliest Transaction (MM/DD/YYYY) 3/21/2025							
			4. If Amendment, Date Original Filed (MM/DD/YYYY)					6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	V	Amount	(A) or (D)	Price				
Class A Common	3/21/2025		G		264	D	\$0		202,477	D	
Class B Common	3/21/2025		G		200	D	\$0		2,408	D	
Class B Common	3/21/2025		G		25	A	\$0		4,842	I ⁽¹⁾	As custodian for James Freeman Bailey, Jr.
Class B Common	3/21/2025		G		25	A	\$0		4,867	I ⁽¹⁾	As custodian for James Freeman Bailey, Jr.
Class B Common	3/21/2025		G		25	A	\$0		4,685	I ⁽¹⁾	As custodian for Royall Holding Bailey
Class B Common	3/21/2025		G		25	A	\$0		4,710	I ⁽¹⁾	As custodian for Royall Holding Bailey
Class B Common	3/21/2025		G		25	A	\$0		5,043	I ⁽¹⁾	As custodian for Jones Powell Bailey
Class B Common	3/21/2025		G		25	A	\$0		5,068	I ⁽¹⁾	As custodian for Jones Powell Bailey
Class A Common									11,140	I	As beneficiary of a trust
Class A Common									3,728	I ⁽¹⁾	By Spouse
Class A Common									3,367	I ⁽¹⁾	As custodian for James Freeman Bailey, Jr.

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1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)			6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price					
Class A Common									1,542	I Ω	As custodian for Royall Holding Bailey	
Class A Common									268	I Ω	As custodian for Jones Powell Bailey	
Class B Common									2,392	I	As beneficiary of a trust	
Class B Common									1,060	I Ω	By Spouse	
Class A Common									106,000	I	Frank B. Holding Jr. 2025 #1 GRAT	
Class A Common									106,000	I	Frank B. Holding Jr. 2025 #2 GRAT	
Class A Common									115,000	I Ω	By Spouse as Trustee for the Ruth P. Holding 2025 GRAT	
Class B Common									32,000	I	Frank B. Holding Jr. 2025 #1 GRAT	
Class B Common									32,000	I	Frank B. Holding Jr. 2025 #2 GRAT	
Class B Common									32,000	I Ω	By Spouse as Trustee for the Ruth P. Holding 2025 GRAT	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Explanation of Responses:

(1) The reporting person disclaims beneficial ownership of these securities, and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HOLDING FRANK B JR 4300 SIX FORKS ROAD RALEIGH, NC 27609	X	X	Chairman and CEO	

Signatures
Frank B. Holding, Jr., By: E. Knox Proctor V, Attorney-in-fact
3/25/2025

**Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.