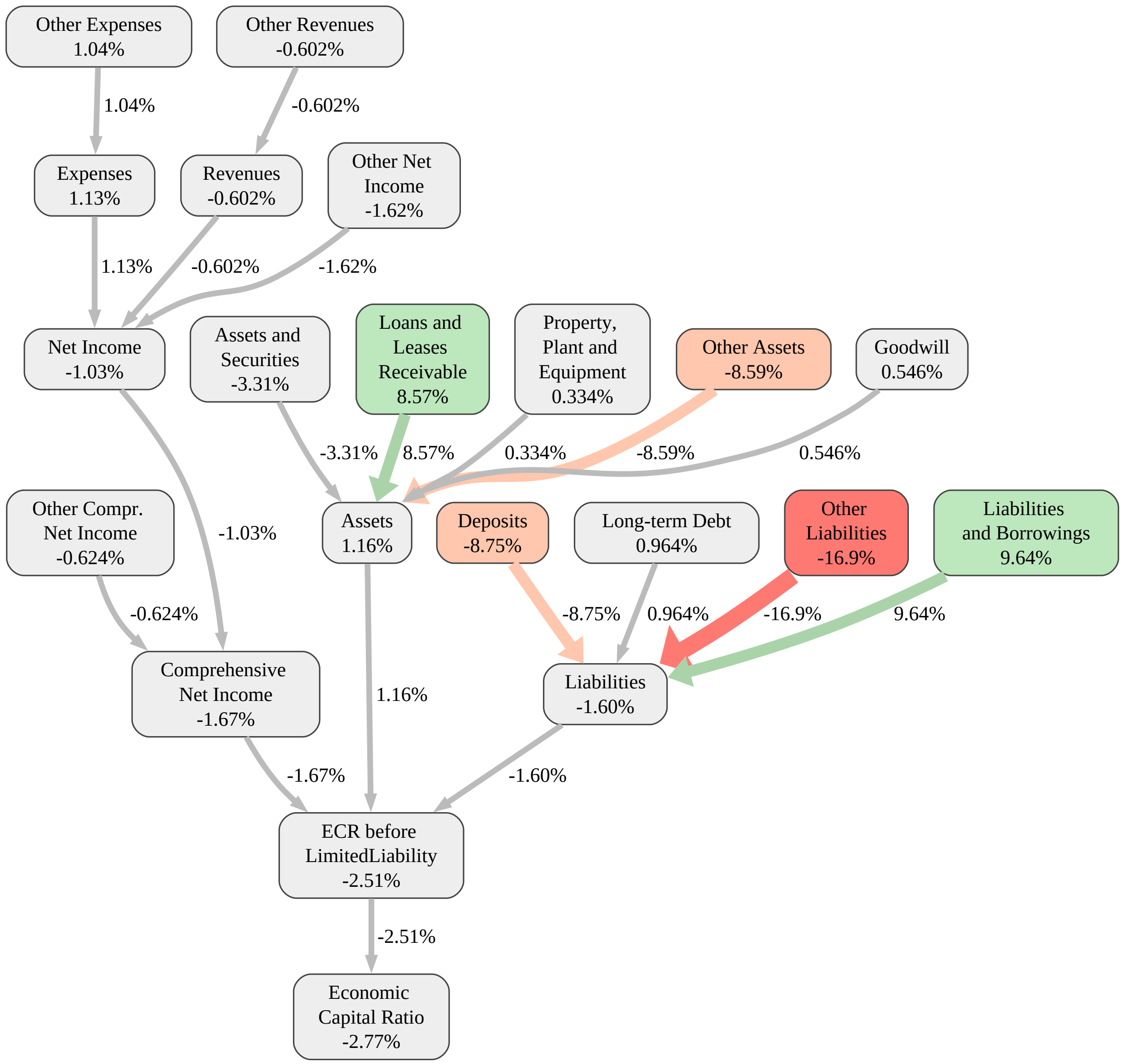
STATE BANKS 2012

First Bancorp NC
Rank 60 of 78

FIRST BANK



STATE BANKS 2012

First Bancorp NC
Rank 60 of 78

FIRST BANK

The relative strengths and weaknesses of First Bancorp NC 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 Bancorp NC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.6% points.The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 2.8% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	43,177
Cash Deposits and Cash Equivalents	216,167
Deposits	2,755,037
Fees	0
Goodwill	65,835
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	188,415
Loans and Leases Receivable	2,388,968
Long-term Debt	0
Occupancy	0
Other Assets	506,352
Other Compr. Net Income	-3,597
Other Expenses	7,370
Other Liabilities	1,872
Other Net Income	21,012
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	69,975

Output Variable	Value in 1000 USD
Liabilities	2,945,324
Assets	3,290,474
Expenses	7,370
Revenues	0
Stockholders Equity	345,150
Net Income	13,642
Comprehensive Net Income	10,045
BaseVar	3,175,941
ECR before LimitedLiability	9.7%
Economic Capital Ratio	9.8%