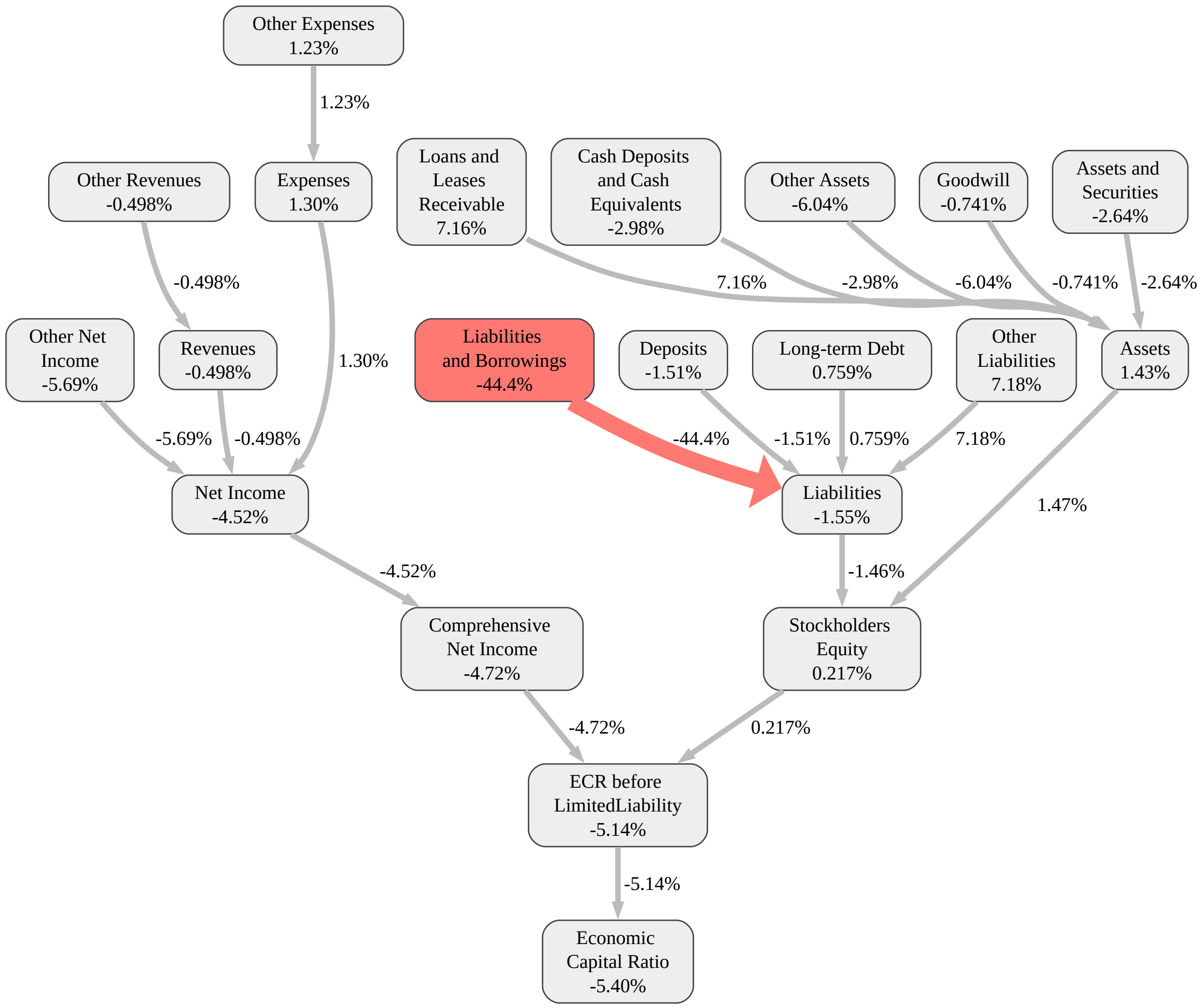
STATE BANKS 2012

First Bancorp PR
Rank 75 of 78



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The relative strengths and weaknesses of First Bancorp PR 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 PR compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.2% points.The greatest weakness of First Bancorp PR is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 5.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	237,951
Cash Deposits and Cash Equivalents	207,852
Deposits	9,907,754
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,354,348
Loans and Leases Receivable	10,065,475
Long-term Debt	0
Occupancy	0
Other Assets	2,421,055
Other Compr. Net Income	1,480
Other Expenses	9,322
Other Liabilities	-7,578,971
Other Net Income	-72,910
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	194,942

Output Variable	Value in 1000 USD
Liabilities	11,683,131
Assets	13,127,275
Expenses	9,322
Revenues	0
Stockholders Equity	1,444,144
Net Income	-82,232
Comprehensive Net Income	-80,752
BaseVar	12,557,140
ECR before LimitedLiability	6.6%
Economic Capital Ratio	7.2%