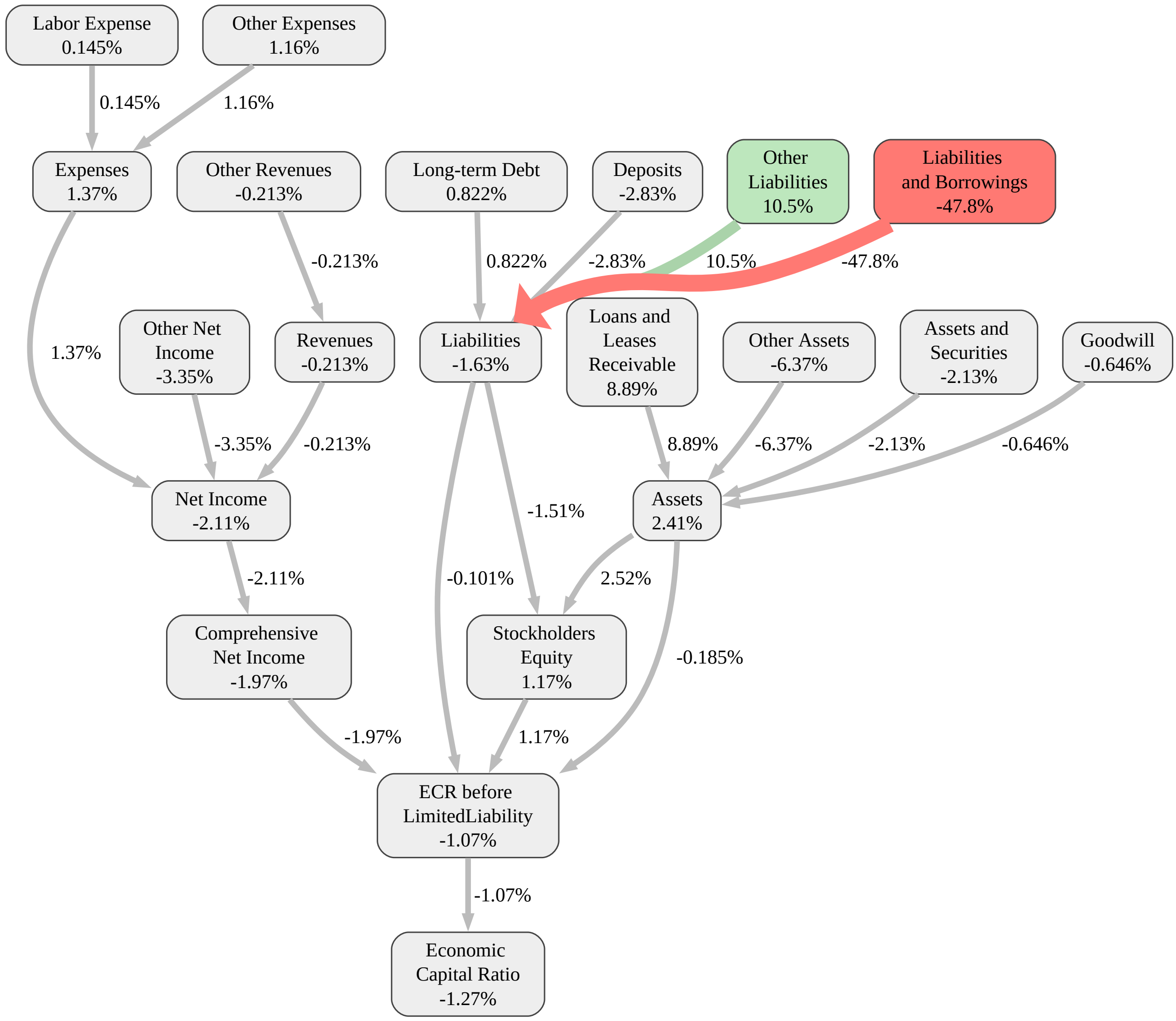
STATE BANKS 2013

First Bancorp PR
Rank 57 of 85



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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 10% points.The greatest weakness of First Bancorp PR is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	236,194
Cash Deposits and Cash Equivalents	730,016
Deposits	9,864,546
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,136,932
Loans and Leases Receivable	9,618,700
Long-term Debt	0
Occupancy	0
Other Assets	2,333,468
Other Compr. Net Income	9,234
Other Expenses	5,932
Other Liabilities	-7,386,760
Other Net Income	35,714
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	181,363

Output Variable	Value in 1000 USD
Liabilities	11,614,718
Assets	13,099,741
Expenses	5,932
Revenues	0
Stockholders Equity	1,485,023
Net Income	29,782
Comprehensive Net Income	39,016
BaseVar	12,449,577
ECR before LimitedLiability	10%
Economic Capital Ratio	10%