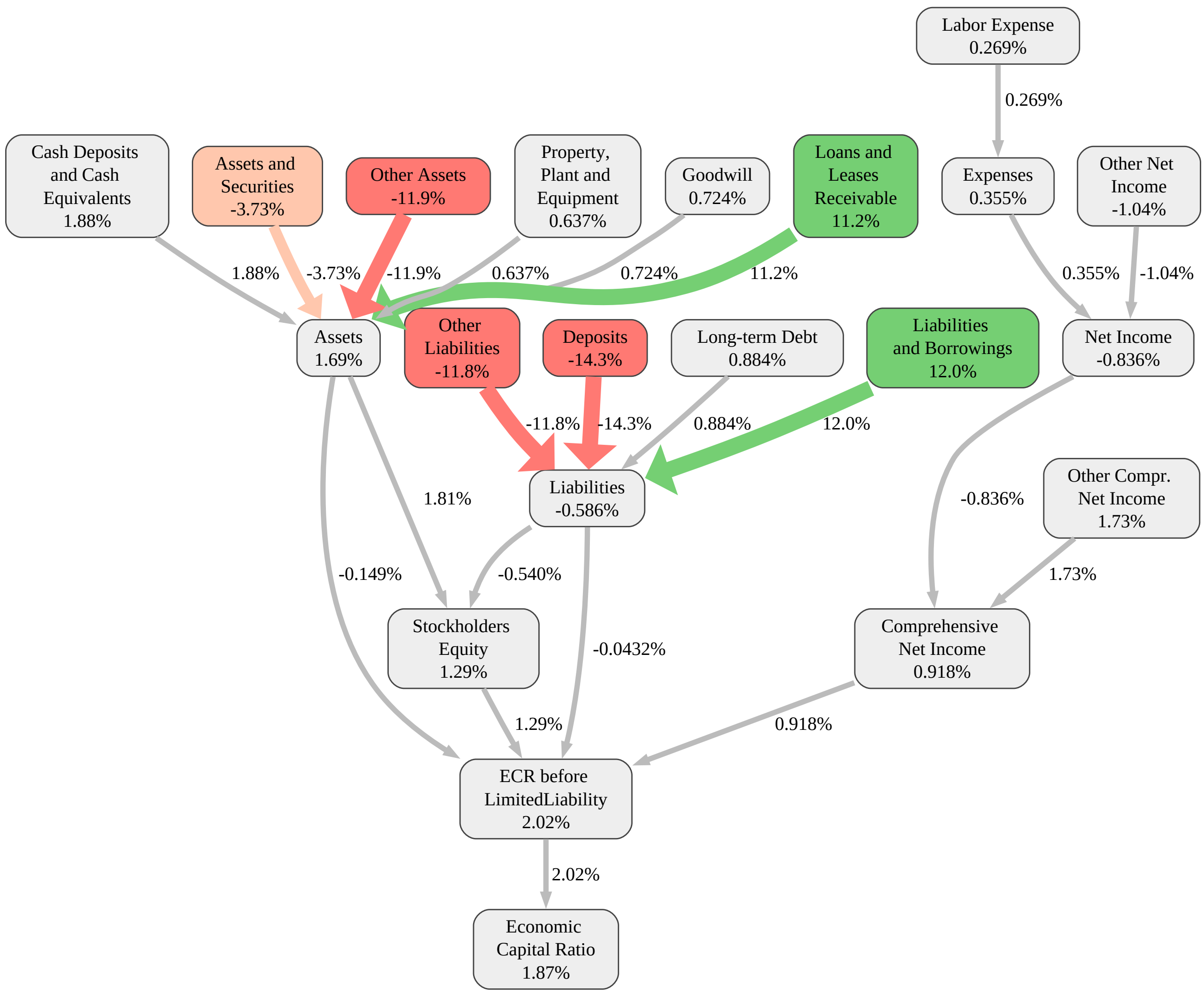
STATE BANKS 2014

First Bancorp NC
Rank 22 of 87

FIRST BANK



RealRate

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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 12% points.The greatest weakness of First Bancorp NC is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	29,473
Cash Deposits and Cash Equivalents	223,274
Deposits	2,751,019
Fees	0
Goodwill	65,835
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	61,250
Loans and Leases Receivable	2,414,689
Long-term Debt	0
Occupancy	0
Other Assets	374,351
Other Compr. Net Income	2,076
Other Expenses	12,081
Other Liabilities	879
Other Net Income	32,780
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	77,448

Output Variable	Value in 1000 USD
Liabilities	2,813,148
Assets	3,185,070
Expenses	12,081
Revenues	0
Stockholders Equity	371,922
Net Income	20,699
Comprehensive Net Income	22,775
BaseVar	3,084,300
ECR before LimitedLiability	12%
Economic Capital Ratio	12%