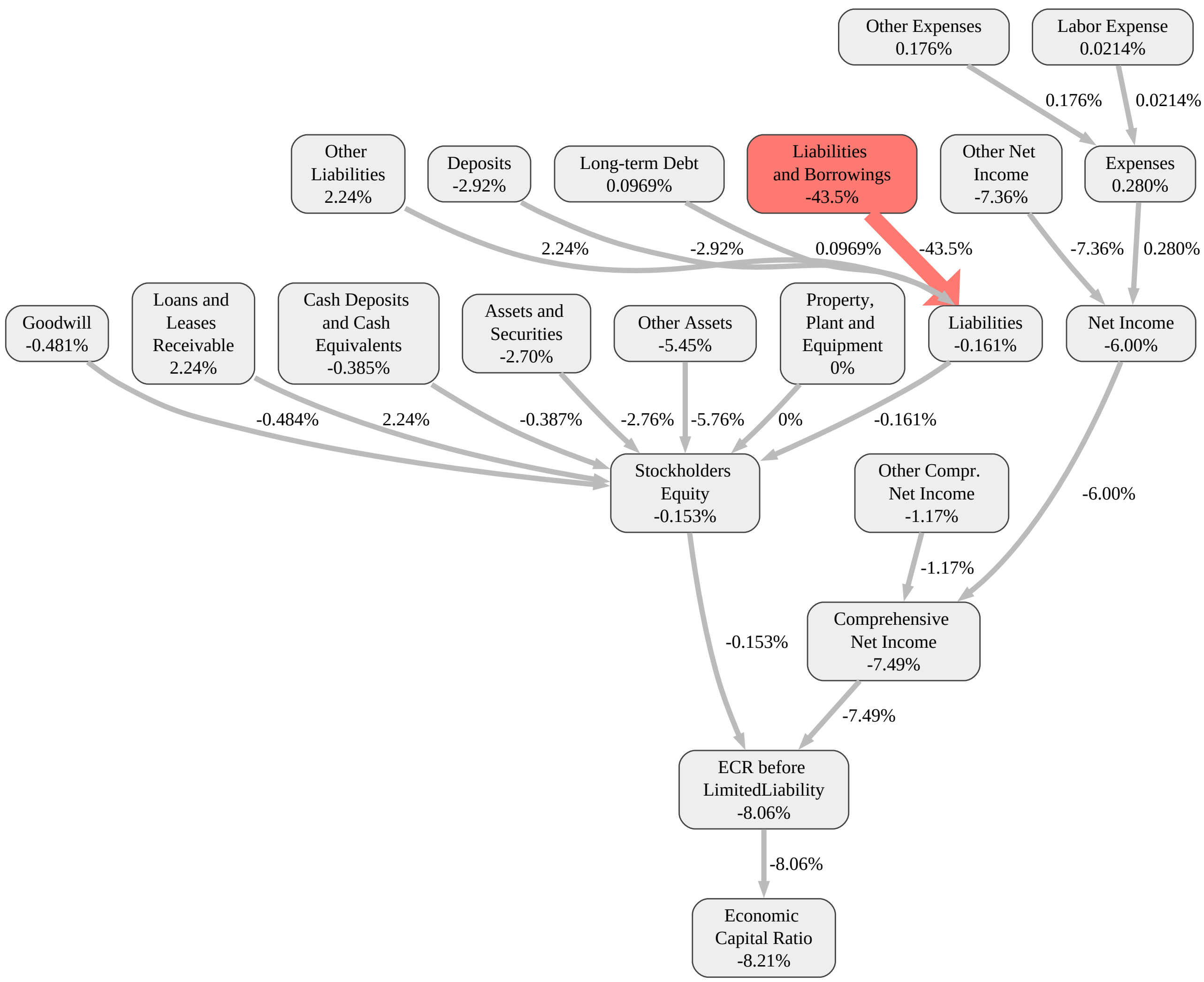
STATE BANKS 2014

First Bancorp PR
Rank 87 of 87



STATE BANKS 2014

First Bancorp PR
Rank 87 of 87

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 2.2% 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 2.2%, being 8.2% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	179,570
Cash Deposits and Cash Equivalents	454,302
Deposits	9,879,924
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,157,896
Loans and Leases Receivable	9,350,312
Long-term Debt	0
Occupancy	0
Other Assets	2,505,795
Other Compr. Net Income	-107,168
Other Expenses	5,164
Other Liabilities	-7,596,753
Other Net Income	-159,323
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	166,946

Output Variable	Value in 1000 USD
Liabilities	11,441,067
Assets	12,656,925
Expenses	5,164
Revenues	0
Stockholders Equity	1,215,858
Net Income	-164,487
Comprehensive Net Income	-271,655
BaseVar	12,542,050
ECR before LimitedLiability	-0.41%
Economic Capital Ratio	2.2%