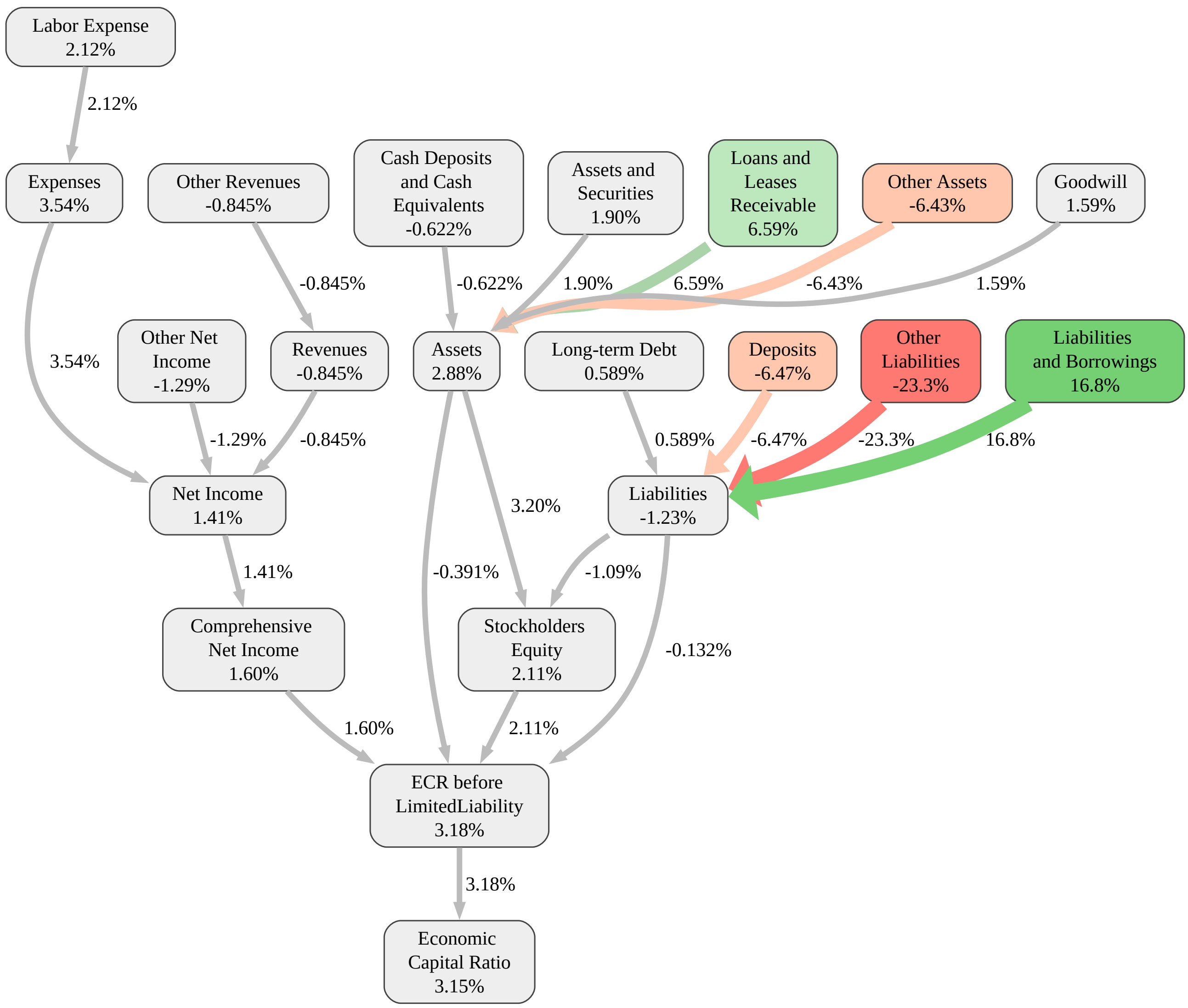
STATE BANKS 2020

First Bancorp NC
Rank 22 of 143

FIRST BANK



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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 17% points.The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 3.2% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	881,550
Cash Deposits and Cash Equivalents	231,302
Deposits	4,931,355
Fees	0
Goodwill	234,368
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	337,874
Loans and Leases Receivable	4,432,068
Long-term Debt	0
Occupancy	0
Other Assets	249,492
Other Compr. Net Income	17,084
Other Expenses	24,230
Other Liabilities	22,009
Other Net Income	116,276
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	114,859

Output Variable	Value in 1000 USD
Liabilities	5,291,238
Assets	6,143,639
Expenses	24,230
Revenues	0
Stockholders Equity	852,401
Net Income	92,046
Comprehensive Net Income	109,130
BaseVar	6,003,464
ECR before LimitedLiability	18%
Economic Capital Ratio	18%