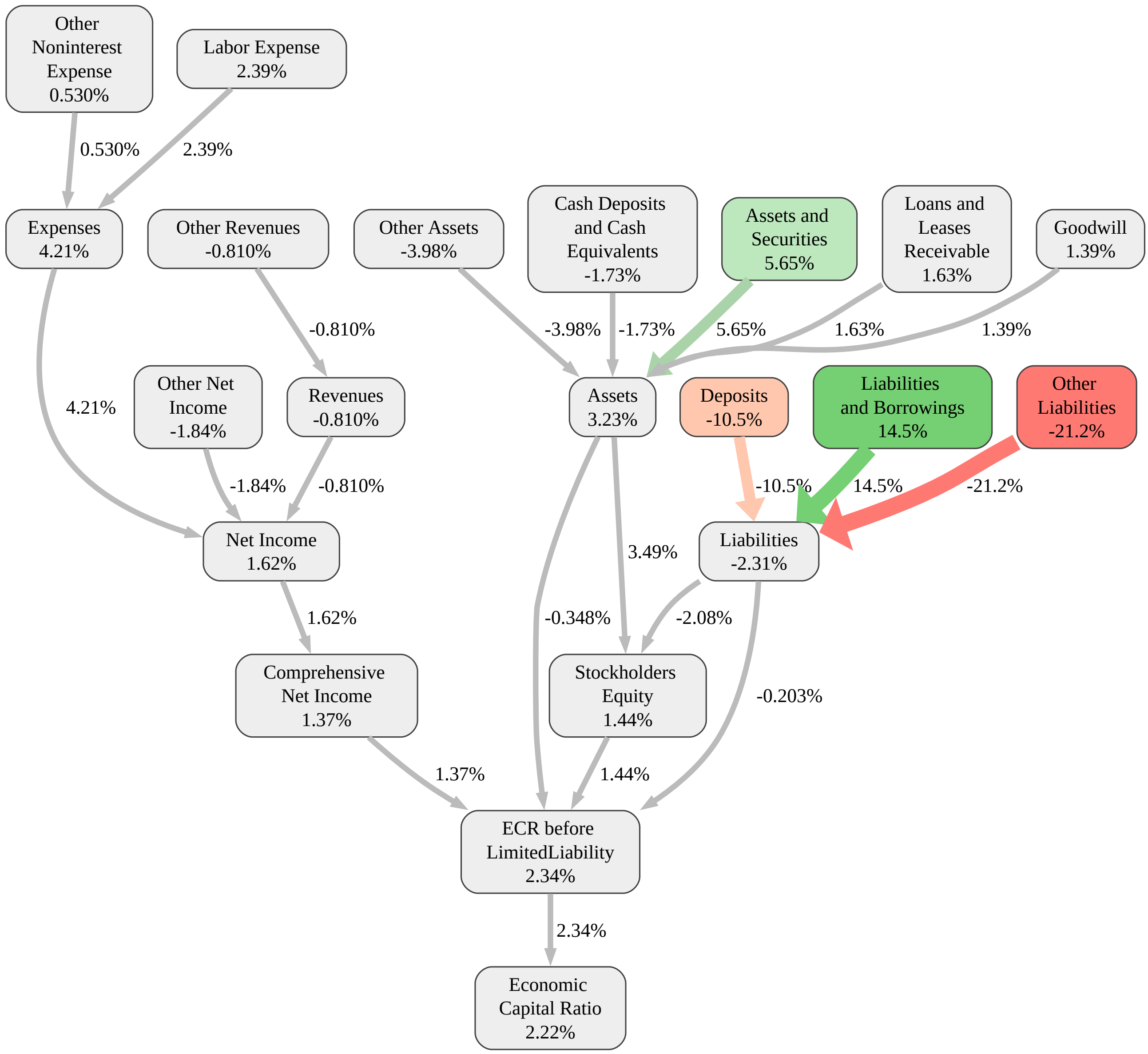
STATE BANKS 2021

First Bancorp NC
Rank 30 of 144

FIRST BANK



TOP RATED 2021

RealRate

STATE BANKS 2021

FIRST BANK

First Bancorp NC
Rank 30 of 144

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 15% points.The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.2% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,505,311
Cash Deposits and Cash Equivalents	367,290
Deposits	6,273,596
Fees	0
Goodwill	239,272
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	103,962
Loans and Leases Receivable	4,685,004
Long-term Debt	0
Occupancy	0
Other Assets	372,372
Other Compr. Net Income	9,227
Other Expenses	21,654
Other Liabilities	18,772
Other Net Income	103,131
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	120,502

Output Variable	Value in 1000 USD
Liabilities	6,396,330
Assets	7,289,751
Expenses	21,654
Revenues	0
Stockholders Equity	893,421
Net Income	81,477
Comprehensive Net Income	90,704
BaseVar	7,086,272
ECR before LimitedLiability	15%
Economic Capital Ratio	15%