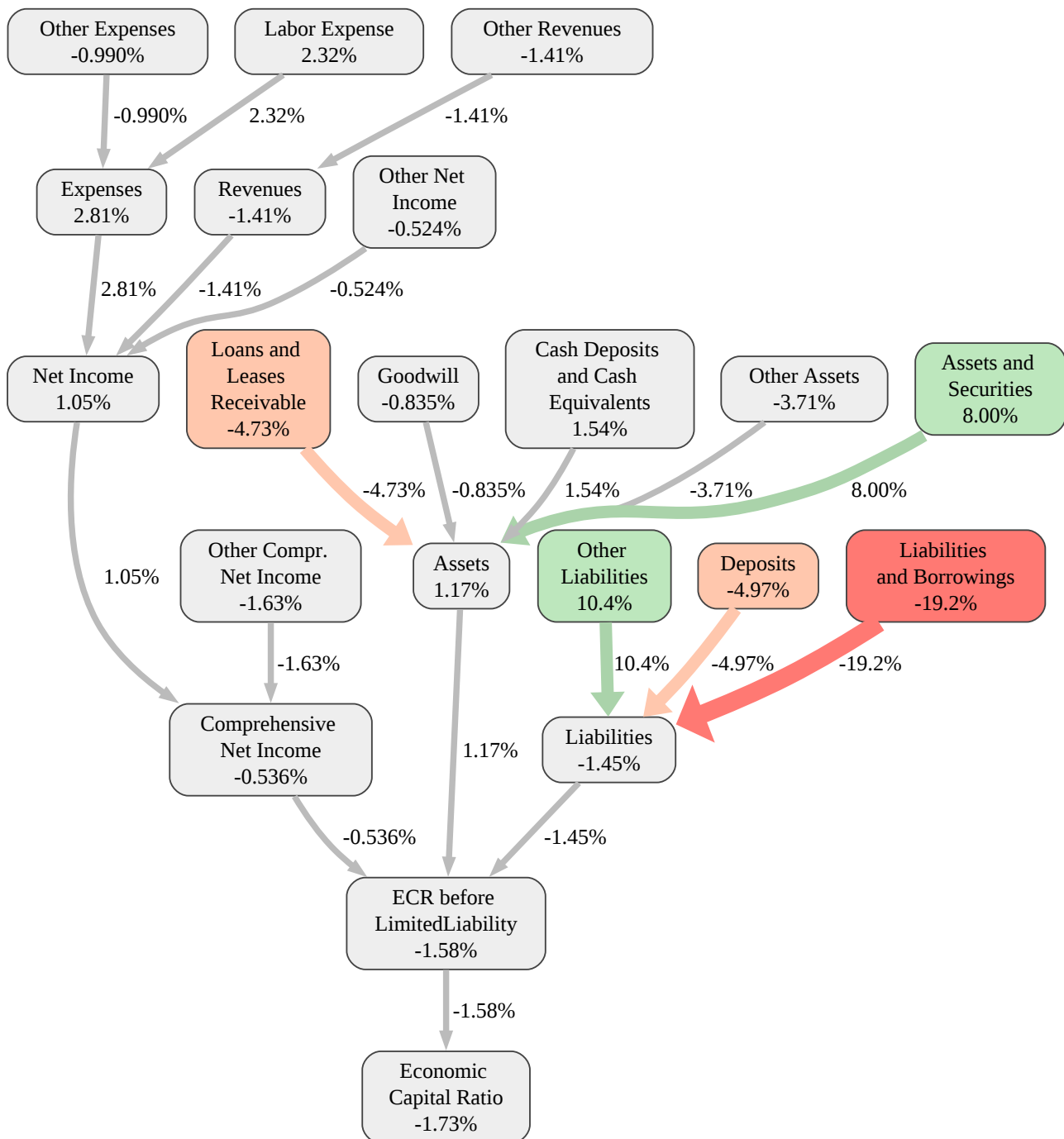




The relative strengths and weaknesses of First Bancorp PR are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	6,690,286
Cash Deposits and Cash Equivalents	2,540,676
Deposits	17,784,894
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,757,381
Loans and Leases Receivable	10,826,783
Long-term Debt	0
Occupancy	0
Other Assets	542,502
Other Compr. Net Income	-139,454
Other Expenses	146,792
Other Liabilities	-9,858,767
Other Net Income	427,817
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	146,417

Output Variable	Value in 1000 USD
Liabilities	18,683,508
Assets	20,785,275
Expenses	146,792
Revenues	0
Stockholders Equity	2,101,767
Net Income	281,025
Comprehensive Net Income	141,571
BaseVar	21,030,416
ECR before Limited Liability	11%
Economic Capital Ratio	11%