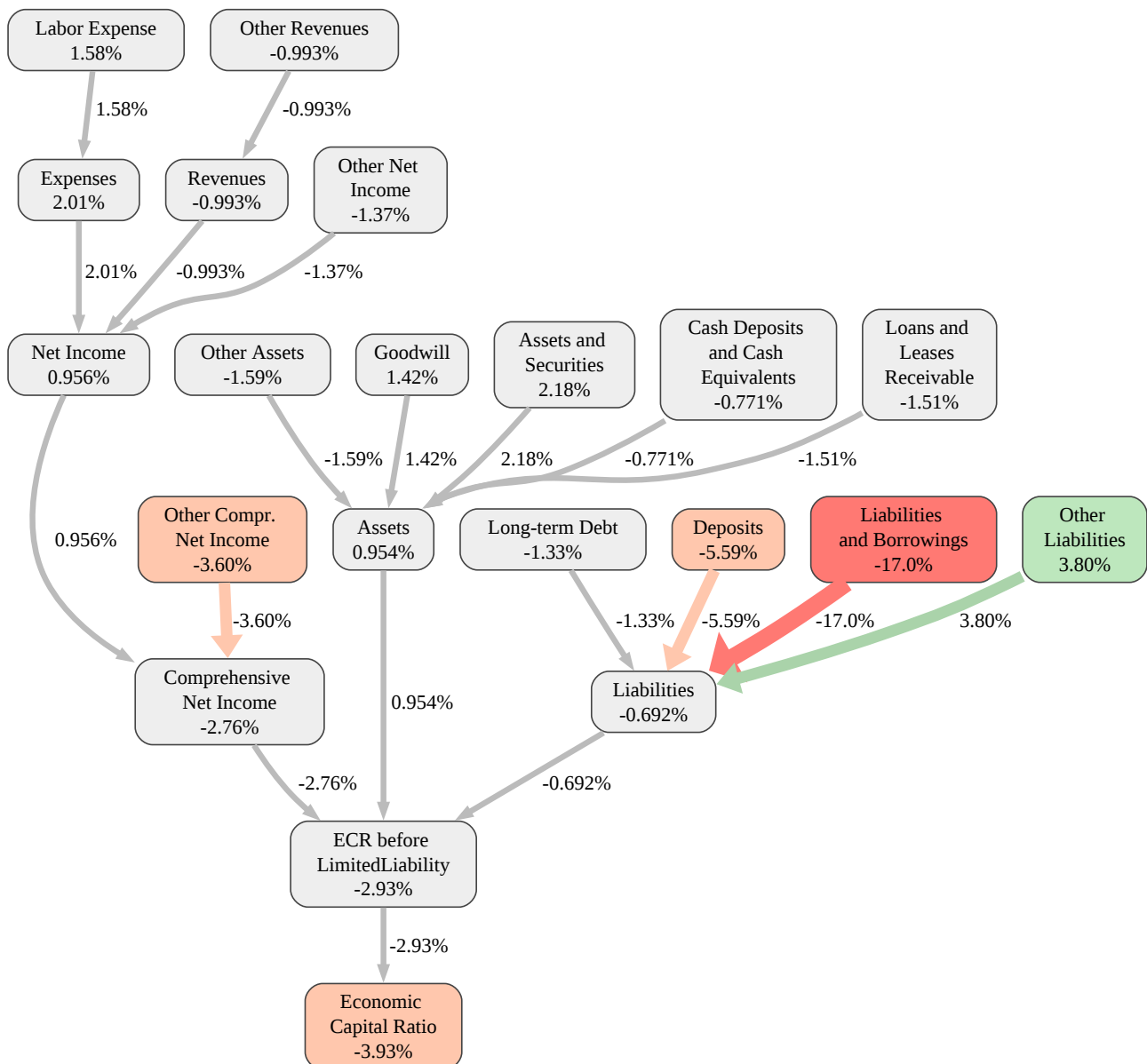




The relative strengths and weaknesses of First Bancorp NC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Bancorp NC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 3.8% points. The greatest weakness of First Bancorp NC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 3.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	2,512,753
Cash Deposits and Cash Equivalents	270,318
Deposits	9,227,529
Fees	0
Goodwill	364,263
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,717,814
Loans and Leases Receivable	6,574,178
Long-term Debt	287,507
Occupancy	0
Other Assets	769,350
Other Compr. Net Income	-317,005
Other Expenses	38,283
Other Liabilities	-5,639,397
Other Net Income	185,219
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	134,187

Output Variable	Value in 1000 USD
Liabilities	9,593,453
Assets	10,625,049
Expenses	38,283
Revenues	0
Stockholders Equity	1,031,596
Net Income	146,936
Comprehensive Net Income	-170,069
BaseVar	11,090,271
ECR before Limited Liability	1.8%
Economic Capital Ratio	3.8%