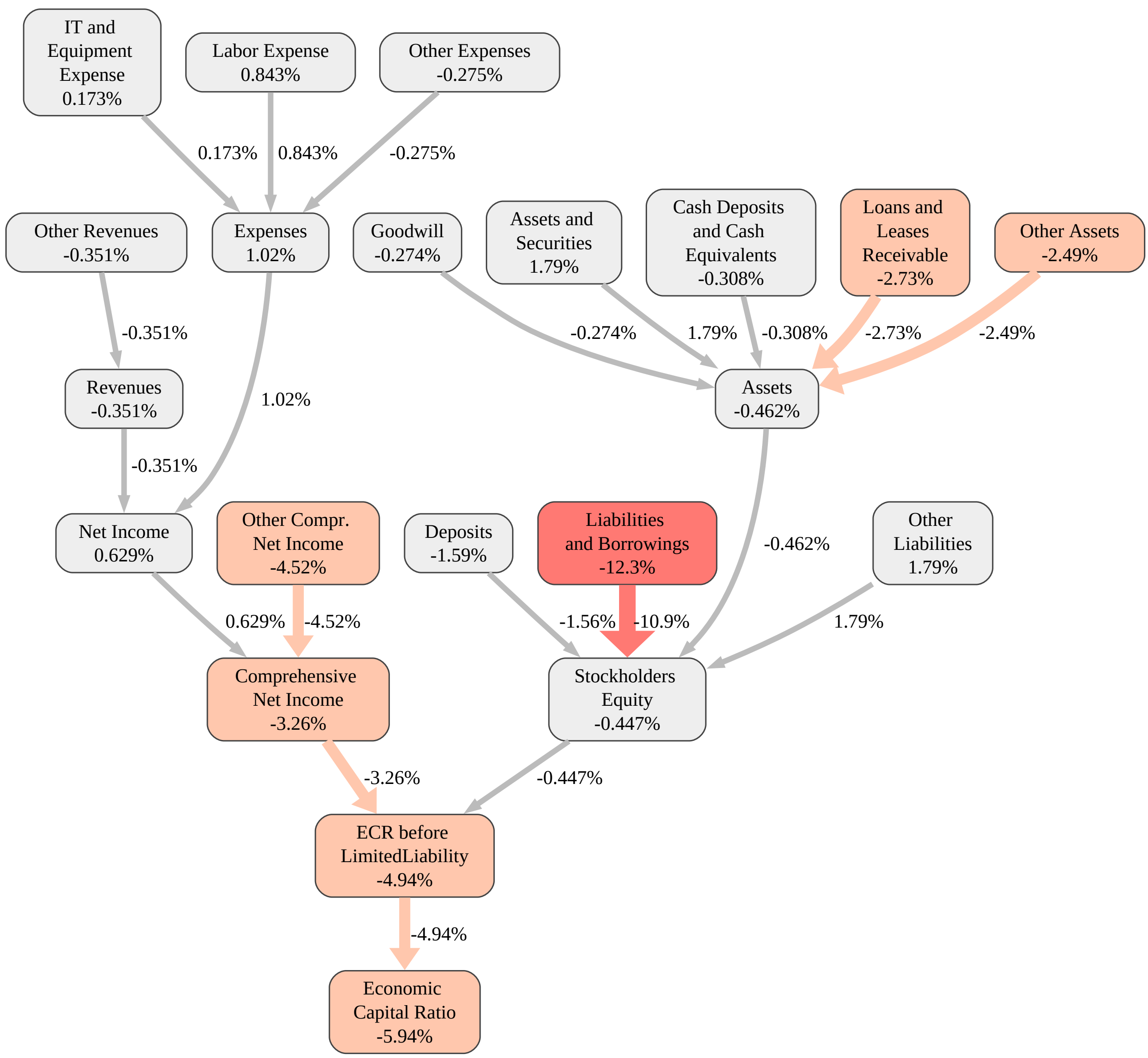
RealRate

STATE BANKS 2023

First Bancorp PR
Rank 143 of 157



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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 1.8% points.The greatest weakness of First Bancorp PR is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.8%, being 5.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	5,906,878
Cash Deposits and Cash Equivalents	478,480
Deposits	16,143,467
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,030,583
Loans and Leases Receivable	11,304,667
Long-term Debt	0
Occupancy	0
Other Assets	762,913
Other Compr. Net Income	-720,779
Other Expenses	142,512
Other Liabilities	-8,865,106
Other Net Income	447,584
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	142,935

Output Variable	Value in 1000 USD
Liabilities	17,308,944
Assets	18,634,484
Expenses	142,512
Revenues	0
Stockholders Equity	1,325,540
Net Income	305,072
Comprehensive Net Income	-415,707
BaseVar	20,350,952
ECR before LimitedLiability	-2.7%
Economic Capital Ratio	1.8%