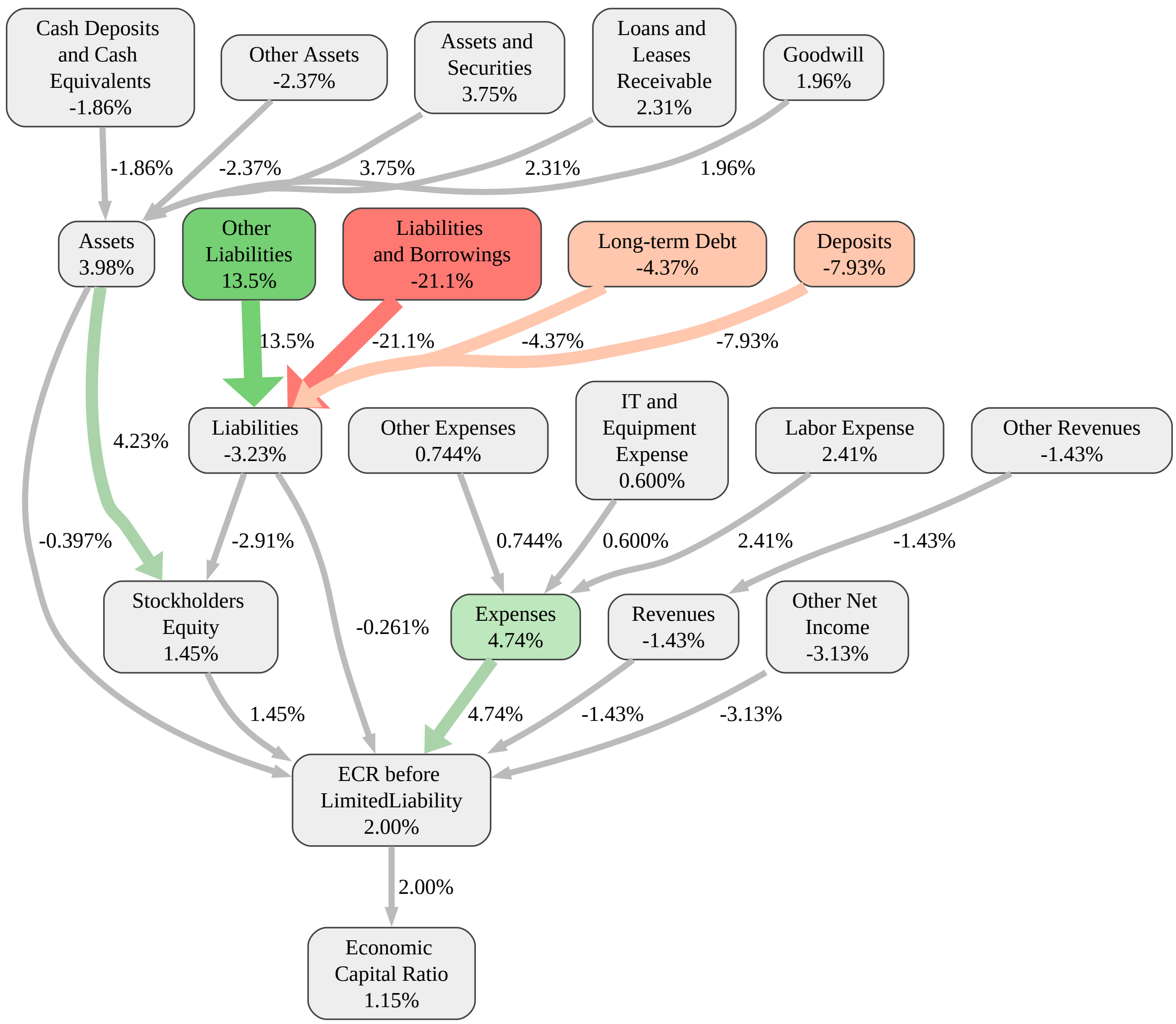
STATE BANKS 2024

First Bancorp NC
Rank 43 of 134

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 Other Liabilities, increasing the Economic Capital Ratio by 14% points.The greatest weakness of First Bancorp NC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,399,617
Cash Deposits and Cash Equivalents	237,855
Deposits	10,031,599
Fees	0
Goodwill	478,750
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,708,996
Loans and Leases Receivable	8,040,249
Long-term Debt	630,158
Occupancy	0
Other Assets	807,514
Other Compr. Net Income	33,945
Other Expenses	27,825
Other Liabilities	-6,628,191
Other Net Income	131,956
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	150,957

Output Variable	Value in 1000 USD
Liabilities	10,742,562
Assets	12,114,942
Expenses	27,825
Revenues	0
Stockholders Equity	1,372,380
Net Income	104,131
Comprehensive Net Income	138,076
BaseVar	11,780,365
ECR before LimitedLiability	14%
Economic Capital Ratio	14%