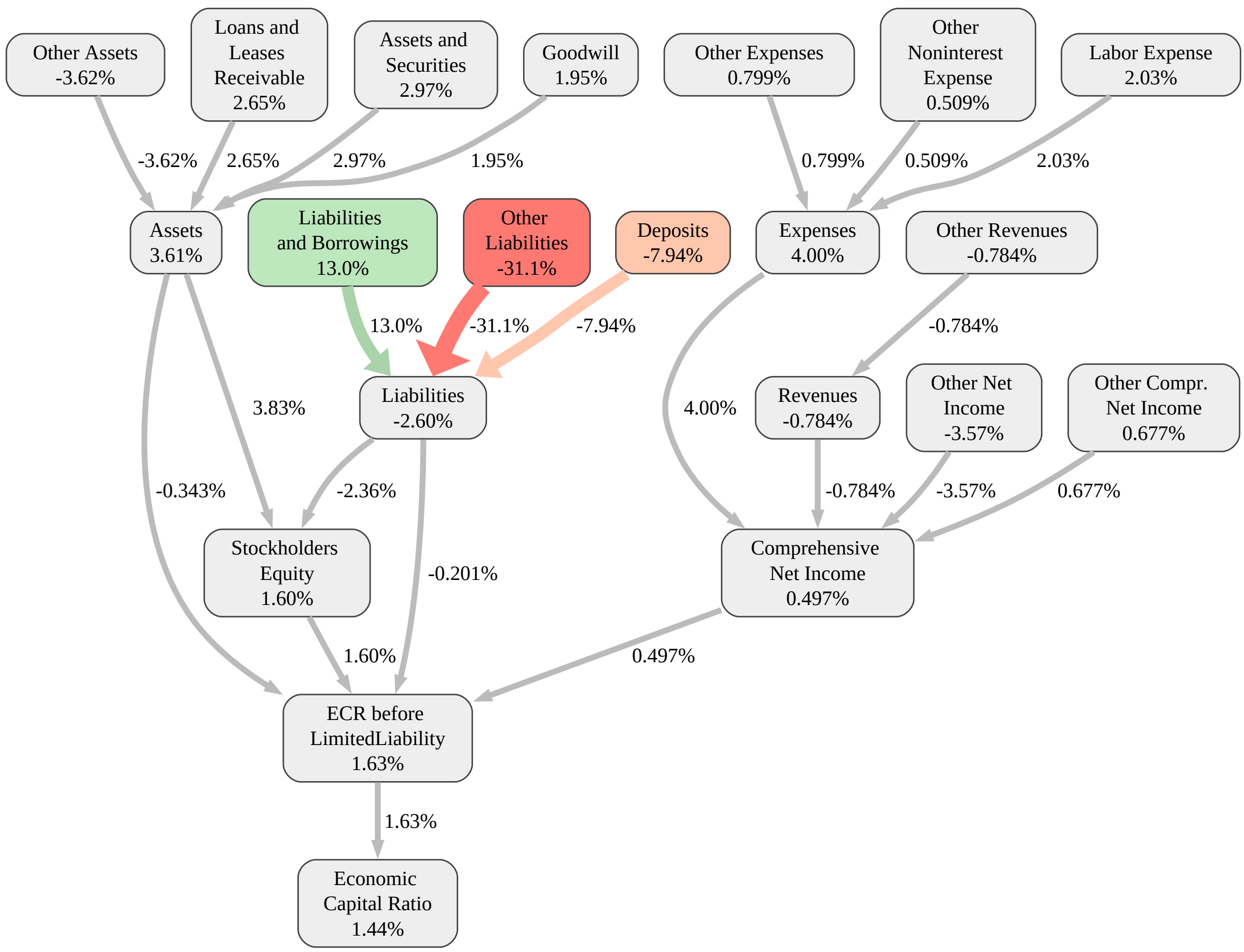
STATE BANKS 2025

First Bancorp NC
Rank 28 of 96

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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points.The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,272,241
Cash Deposits and Cash Equivalents	507,507
Deposits	10,530,525
Fees	0
Goodwill	478,750
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	75,078
Loans and Leases Receivable	7,972,104
Long-term Debt	91,876
Occupancy	0
Other Assets	773,633
Other Compr. Net Income	26,001
Other Expenses	21,902
Other Liabilities	4,604
Other Net Income	98,117
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	143,459

Output Variable	Value in 1000 USD
Liabilities	10,702,083
Assets	12,147,694
Expenses	21,902
Revenues	0
Stockholders Equity	1,445,611
Net Income	76,215
Comprehensive Net Income	102,216
BaseVar	11,689,915
ECR before LimitedLiability	13%
Economic Capital Ratio	13%