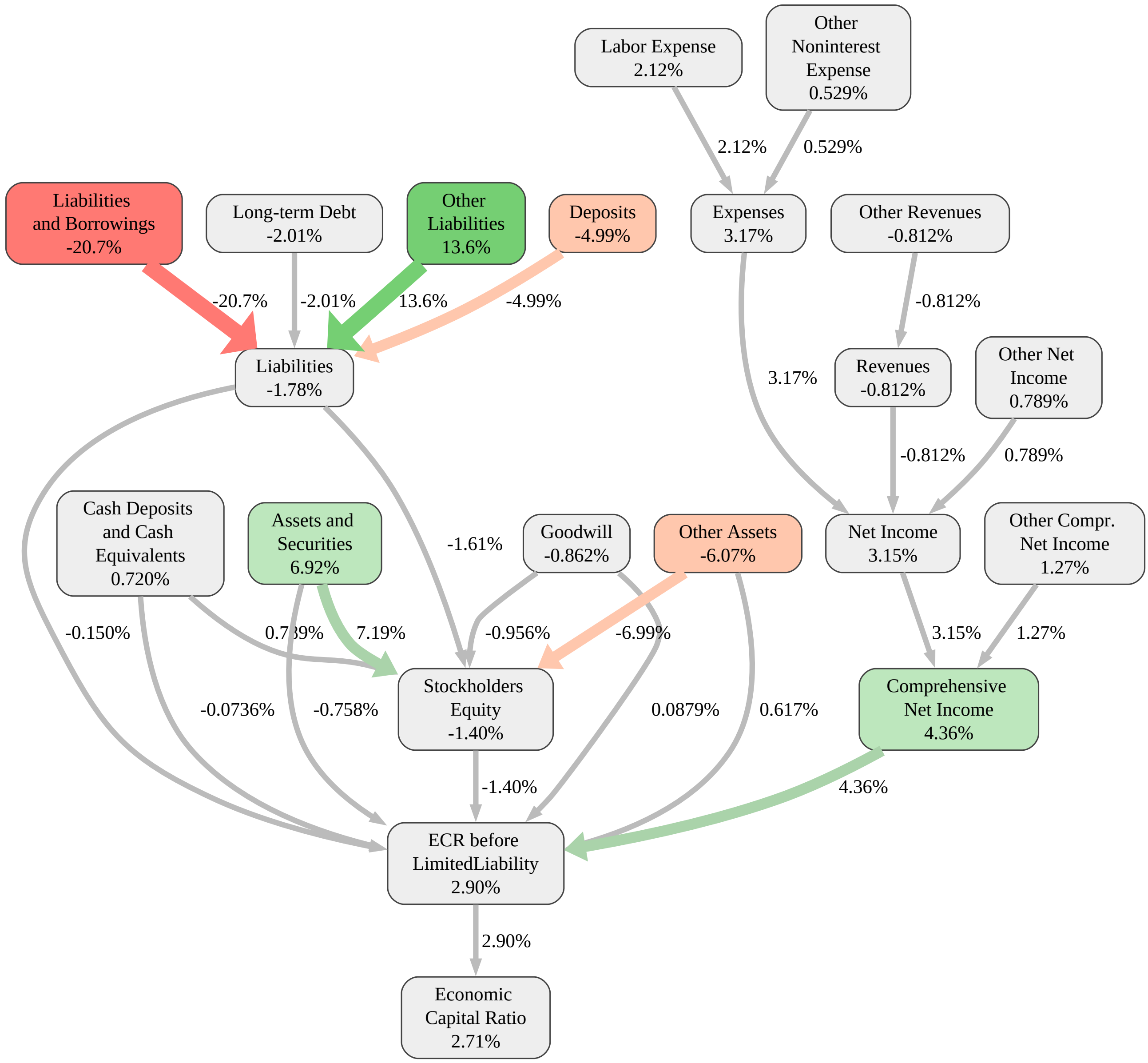
STATE BANKS 2025

First Bancorp PR
Rank 18 of 96



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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 14% points.The greatest weakness of First Bancorp PR 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 2.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	4,842,756
Cash Deposits and Cash Equivalents	1,158,715
Deposits	16,871,298
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,323,760
Loans and Leases Receivable	12,502,614
Long-term Debt	561,700
Occupancy	0
Other Assets	616,788
Other Compr. Net Income	72,614
Other Expenses	92,483
Other Liabilities	-11,133,073
Other Net Income	391,207
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	133,437

Output Variable	Value in 1000 USD
Liabilities	17,623,685
Assets	19,292,921
Expenses	92,483
Revenues	0
Stockholders Equity	1,669,236
Net Income	298,724
Comprehensive Net Income	371,338
BaseVar	19,467,995
ECR before LimitedLiability	14%
Economic Capital Ratio	14%