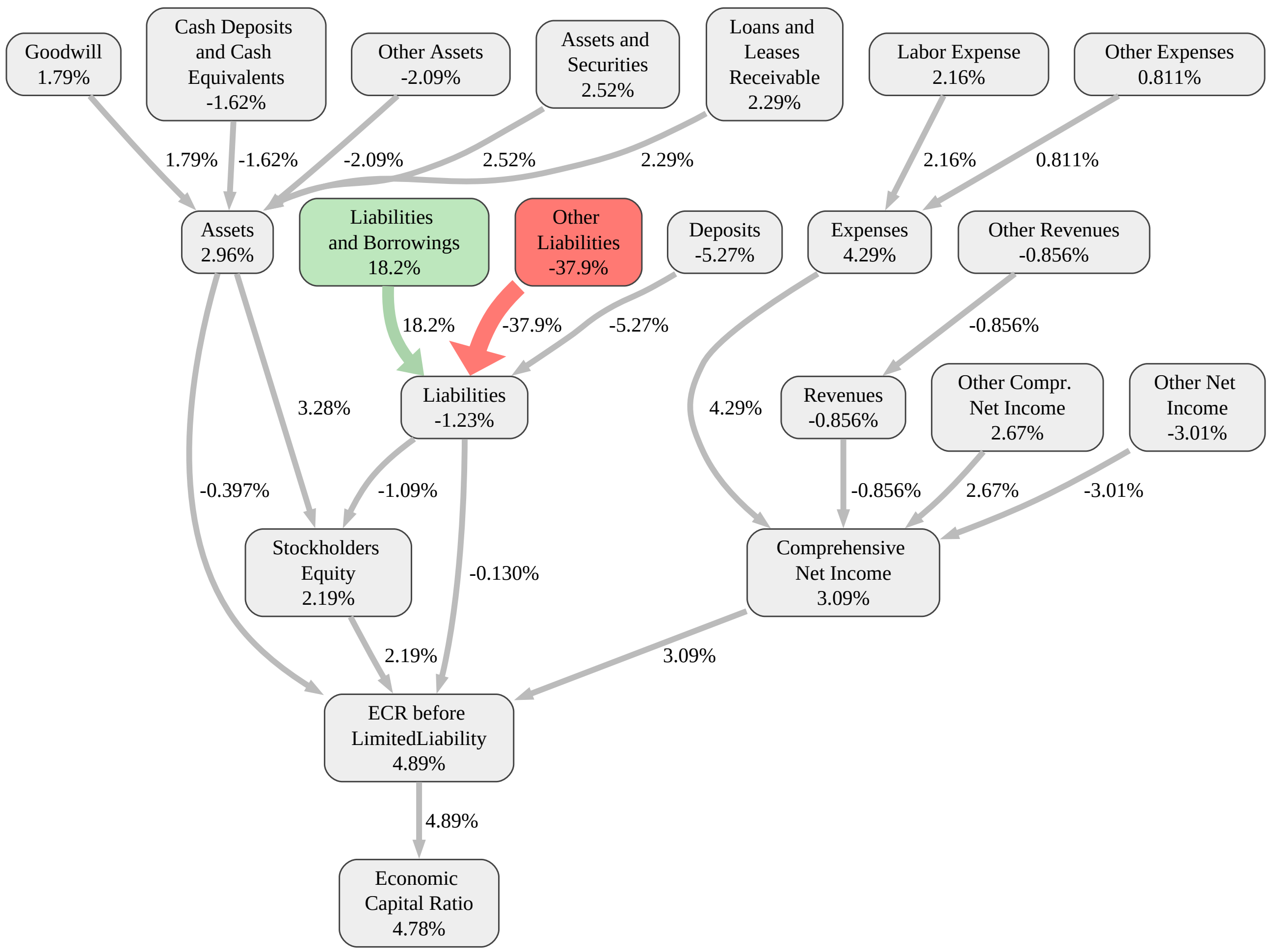
# STATE BANKS 2026

## First Bancorp NC
## Rank 8 of 87

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 18% points.The greatest weakness of First Bancorp NC is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 4.8% points above the market average of 13%.

| Input Variable | Value in 1000 USD |
|---|---|
| Assets and Securities | 2,371,418 |
| Cash Deposits and Cash Equivalents | 309,595 |
| Deposits | 10,748,421 |
| Fees | 0 |
| Goodwill | 478,750 |
| IT and Equipment Expense | 0 |
| Labor Expense | 0 |
| Liabilities and Borrowings | 187,434 |
| Loans and Leases Receivable | 8,598,838 |
| Long-term Debt | 74,569 |
| Occupancy | 0 |
| Other Assets | 770,613 |
| Other Compr. Net Income | 132,654 |
| Other Expenses | 28,452 |
| Other Liabilities | 3,747 |
| Other Net Income | 139,500 |
| Other Noninterest Expense | 0 |
| Other Revenues | 0 |
| Property, Plant and Equipment | 139,125 |

| Output Variable | Value in 1000 USD |
|---|---|
| Liabilities | 11,014,171 |
| Assets | 12,668,339 |
| Expenses | 28,452 |
| Revenues | 0 |
| Stockholders Equity | 1,654,168 |
| Net Income | 111,048 |
| Comprehensive Net Income | 243,702 |
| BaseVar | 12,386,855 |
| ECR before LimitedLiability | 18% |
| Economic Capital Ratio | 18% |