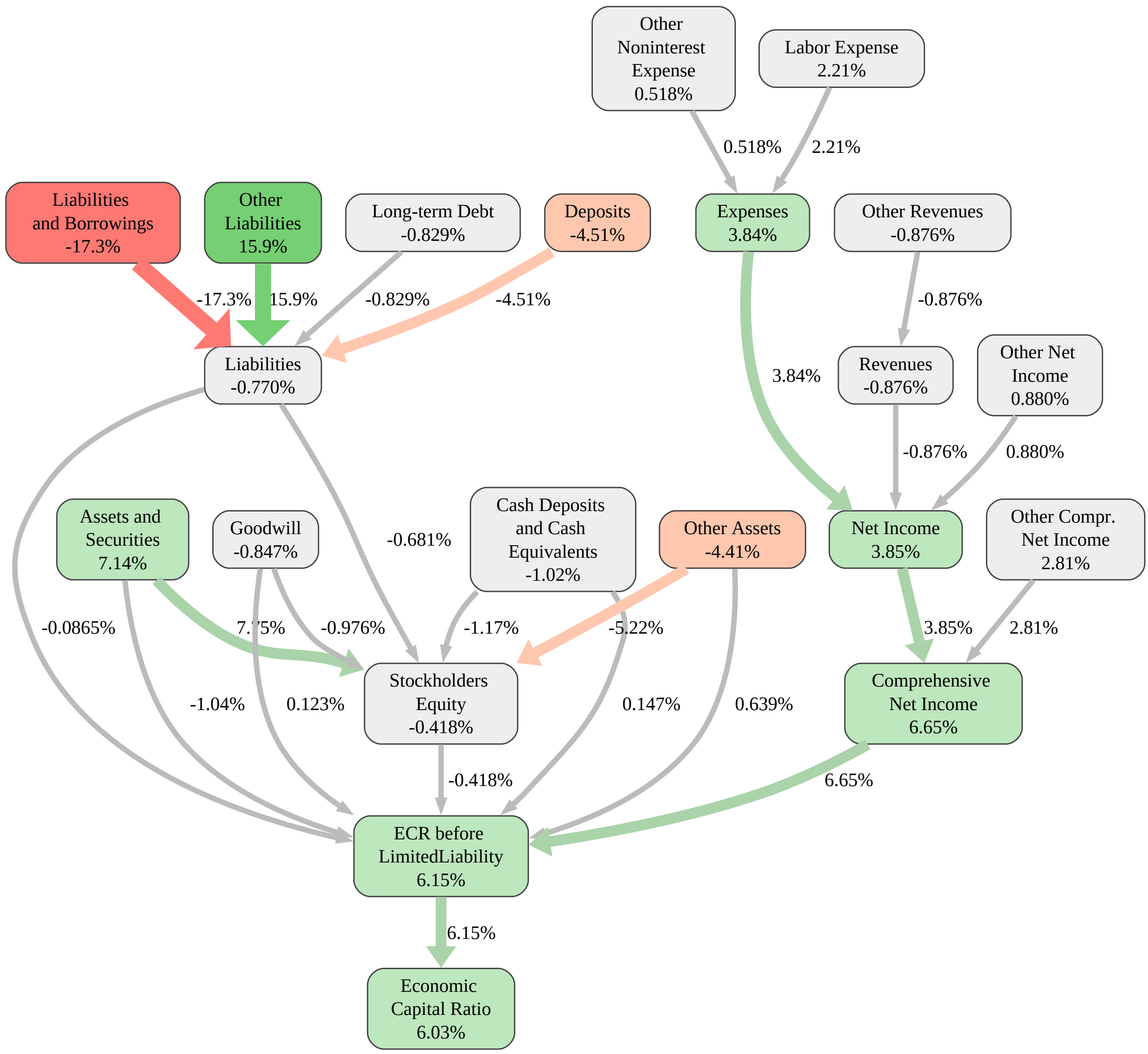
STATE BANKS 2026

First Bancorp PR
Rank 3 of 87



STATE BANKS 2026

First Bancorp PR
Rank 3 of 87

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 16% points.The greatest weakness of First Bancorp PR is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 6.0% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,875,787
Cash Deposits and Cash Equivalents	657,899
Deposits	16,670,143
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,120,727
Loans and Leases Receivable	12,876,319
Long-term Debt	290,000
Occupancy	0
Other Assets	557,356
Other Compr. Net Income	212,006
Other Expenses	71,868
Other Liabilities	-10,914,843
Other Net Income	416,734
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	126,920

Output Variable	Value in 1000 USD
Liabilities	17,166,027
Assets	19,132,892
Expenses	71,868
Revenues	0
Stockholders Equity	1,966,865
Net Income	344,866
Comprehensive Net Income	556,872
BaseVar	19,421,063
ECR before LimitedLiability	19%
Economic Capital Ratio	19%