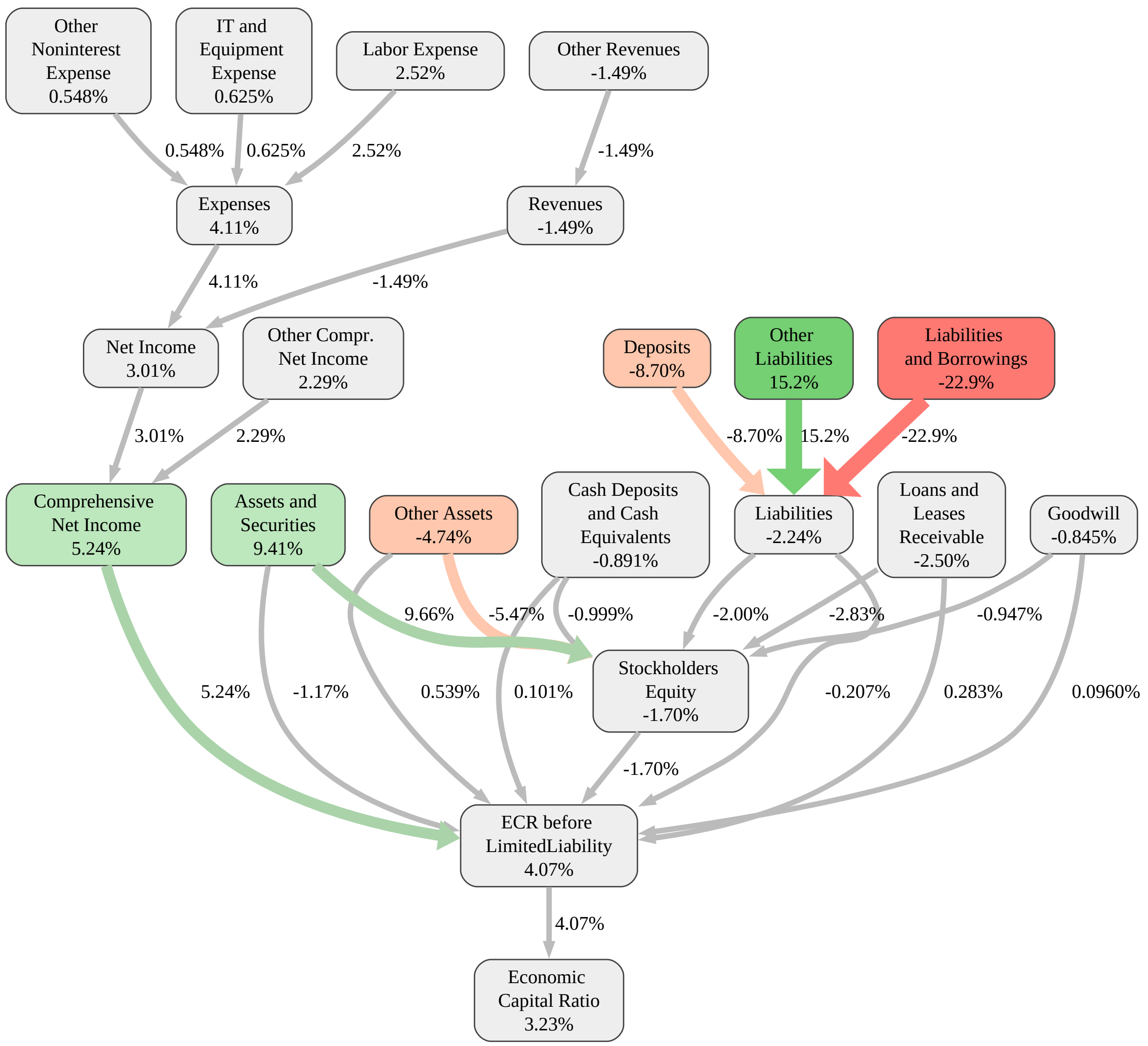
STATE BANKS 2024

First Bancorp PR
Rank 11 of 134



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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 15% points.The greatest weakness of First Bancorp PR is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	5,460,138
Cash Deposits and Cash Equivalents	662,225
Deposits	16,555,985
Fees	0
Goodwill	38,611
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,151,864
Loans and Leases Receivable	11,923,640
Long-term Debt	0
Occupancy	0
Other Assets	682,919
Other Compr. Net Income	165,608
Other Expenses	94,572
Other Liabilities	-10,295,909
Other Net Income	397,436
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	142,016

Output Variable	Value in 1000 USD
Liabilities	17,411,940
Assets	18,909,549
Expenses	94,572
Revenues	0
Stockholders Equity	1,497,609
Net Income	302,864
Comprehensive Net Income	468,472
BaseVar	19,354,318
ECR before LimitedLiability	16%
Economic Capital Ratio	16%