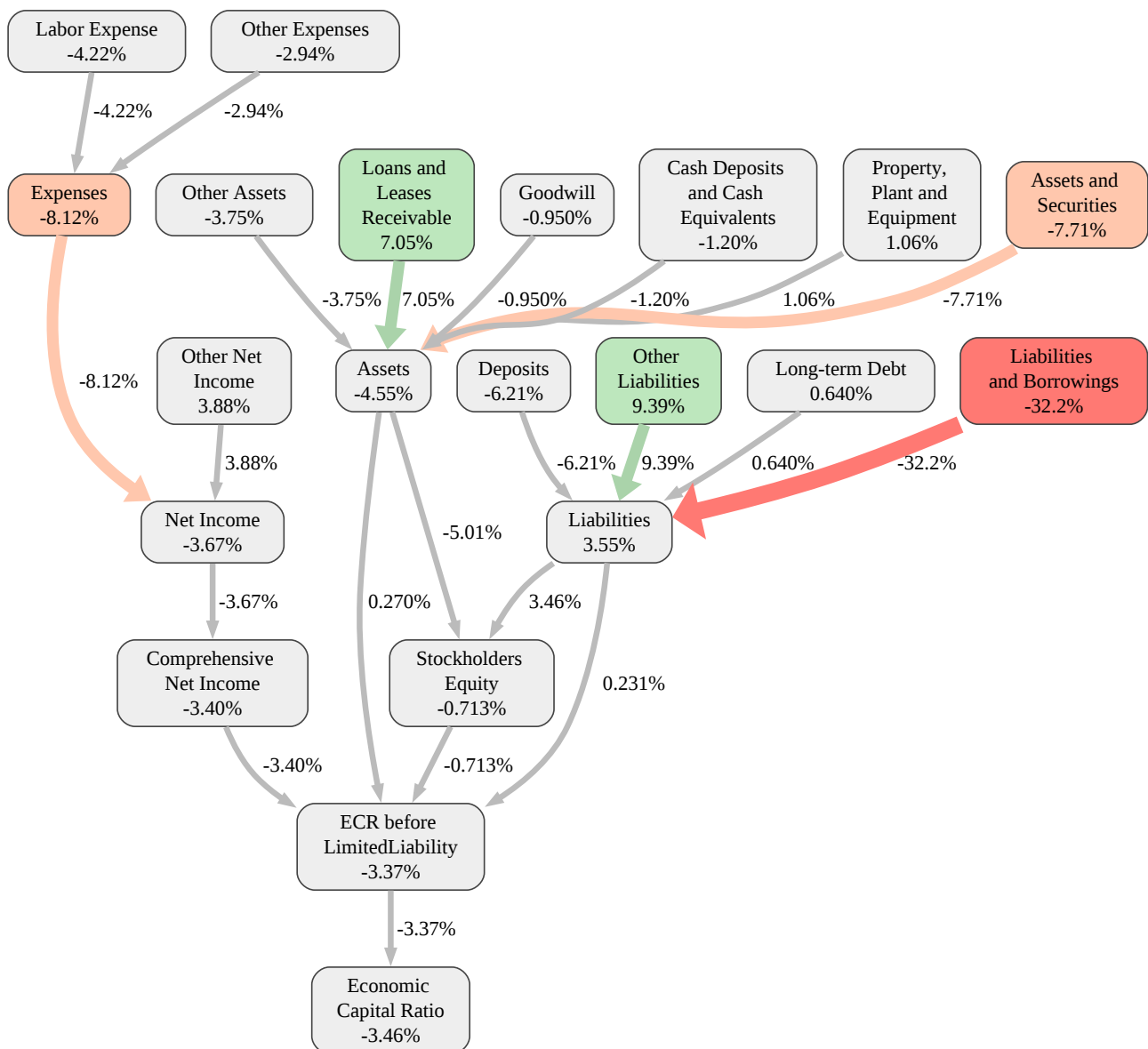




The relative strengths and weaknesses of Skyline Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Skyline Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of Skyline Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 3.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	9,948
Cash Deposits and Cash Equivalents	21,017
Deposits	601,868
Fees	683
Goodwill	3,198
IT and Equipment Expense	1,353
Labor Expense	11,802
Liabilities and Borrowings	444,407
Loans and Leases Receivable	532,970
Long-term Debt	0
Occupancy	0
Other Assets	92,466
Other Compr. Net Income	-457
Other Expenses	8,265
Other Liabilities	-441,613
Other Net Income	24,268
Other Noninterest Expense	1,968
Other Revenues	555
Property, Plant and Equipment	20,685

Output Variable	Value in 1000 USD
Liabilities	604,662
Assets	680,284
Expenses	24,071
Revenues	555
Stockholders Equity	75,622
Net Income	752
Comprehensive Net Income	295
BaseVar	732,045
ECR before Limited Liability	9.2%
Economic Capital Ratio	9.4%