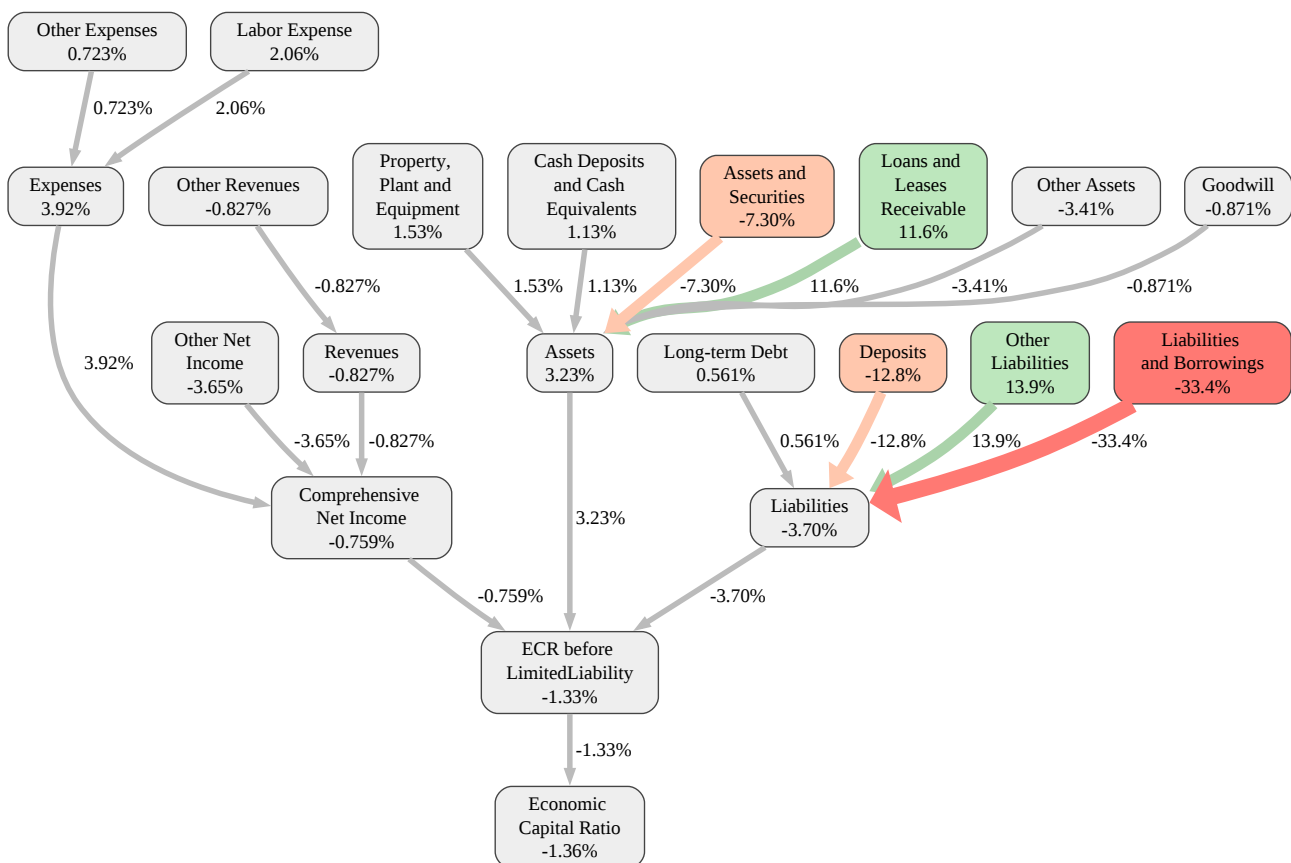




The relative strengths and weaknesses of Skyline Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Skyline Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Skyline Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.4% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	9,492
Cash Deposits and Cash Equivalents	43,249
Deposits	611,211
Fees	0
Goodwill	3,257
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	448,830
Loans and Leases Receivable	566,460
Long-term Debt	0
Occupancy	0
Other Assets	60,395
Other Compr. Net Income	1,043
Other Expenses	1,780
Other Liabilities	-435,179
Other Net Income	8,935
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,437

Output Variable	Value in 1000 USD
Liabilities	624,862
Assets	706,290
Expenses	1,780
Revenues	0
Stockholders Equity	81,428
Net Income	7,155
Comprehensive Net Income	8,198
BaseVar	686,917
ECR before Limited Liability	14%
Economic Capital Ratio	14%