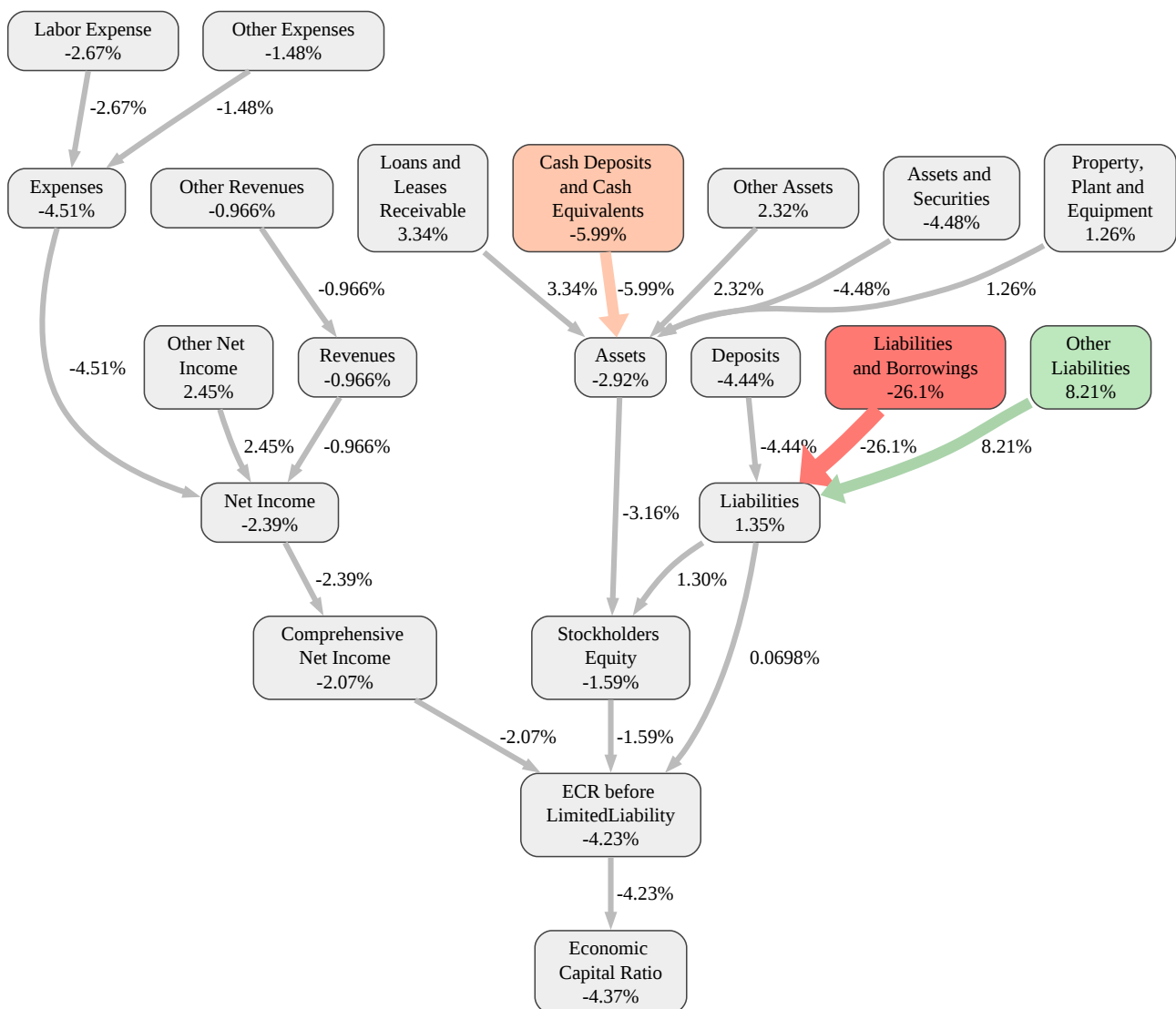




The relative strengths and weaknesses of Skyline Bankshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Skyline Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.2% points. The greatest weakness of Skyline Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 4.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	142,264
Cash Deposits and Cash Equivalents	20,335
Deposits	898,226
Fees	639
Goodwill	3,257
IT and Equipment Expense	2,026
Labor Expense	14,680
Liabilities and Borrowings	604,274
Loans and Leases Receivable	677,855
Long-term Debt	0
Occupancy	0
Other Assets	121,281
Other Compr. Net Income	-1,618
Other Expenses	9,025
Other Liabilities	-591,846
Other Net Income	31,869
Other Noninterest Expense	2,320
Other Revenues	1,095
Property, Plant and Equipment	30,856

Output Variable	Value in 1000 USD
Liabilities	910,654
Assets	995,848
Expenses	28,690
Revenues	1,095
Stockholders Equity	85,194
Net Income	4,274
Comprehensive Net Income	2,656
BaseVar	1,068,090
ECR before Limited Liability	7.9%
Economic Capital Ratio	8.2%