



The relative strengths and weaknesses of Highlands Bankshares INC Va 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 Highlands Bankshares INC Va compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Highlands Bankshares INC Va is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.6%, being 7.5% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	3,747
Cash Deposits and Cash Equivalents	86,075
Deposits	515,361
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	422,131
Loans and Leases Receivable	398,780
Long-term Debt	13,964
Occupancy	0
Other Assets	110,498
Other Compr. Net Income	0
Other Expenses	2,362
Other Liabilities	-358,735
Other Net Income	-4,155
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,883

Output Variable	Value in 1000 USD
Liabilities	592,721
Assets	620,983
Expenses	2,362
Revenues	0
Stockholders Equity	28,262
Net Income	-6,517
Comprehensive Net Income	-6,517
Economic Capital Ratio	2.6%