



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 29% points. The greatest weakness of Highlands Bankshares INC Va is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 5.2% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	3,793
Cash Deposits and Cash Equivalents	81,208
Deposits	485,340
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	384,596
Loans and Leases Receivable	383,049
Long-term Debt	51,298
Occupancy	0
Other Assets	103,270
Other Compr. Net Income	188
Other Expenses	220
Other Liabilities	-359,210
Other Net Income	2,242
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,176

Output Variable	Value in 1000 USD
Liabilities	562,024
Assets	592,496
Expenses	220
Revenues	0
Stockholders Equity	30,472
Net Income	2,022
Comprehensive Net Income	2,210
Economic Capital Ratio	4.5%