





STATE BANKS 2014

Your Community Bankshares Inc Rank 77 of 157

The relative strengths and weaknesses of Your Community 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 Your Community Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Your Community Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 0.17% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	4,950
Cash Deposits and Cash Equivalents	26,289
Deposits	643,625
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	504,083
Loans and Leases Receivable	552,926
Long-term Debt	0
Occupancy	0
Other Assets	244,013
Other Compr. Net Income	-5,206
Other Expenses	1,562
Other Liabilities	-389,312
Other Net Income	10,229
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,557

Output Variable	Value in 1000 USD
Liabilities	758,396
Assets	846,735
Expenses	1,562
Revenues	0
Stockholders Equity	88,339
Net Income	8,667
Comprehensive Net Income	3,461
Economic Capital Ratio	9.0%