





STATE BANKS 2015

Your Community Bankshares Inc Rank 54 of 164

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 21% points. The greatest weakness of Your Community Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.71% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	5,027
Cash Deposits and Cash Equivalents	19,680
Deposits	650,944
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	522,306
Loans and Leases Receivable	597,110
Long-term Debt	0
Occupancy	0
Other Assets	248,805
Other Compr. Net Income	3,542
Other Expenses	2,001
Other Liabilities	-384,052
Other Net Income	11,014
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,124

Output Variable	Value in 1000 USD
Liabilities	789,198
Assets	888,746
Expenses	2,001
Revenues	0
Stockholders Equity	99,548
Net Income	9,013
Comprehensive Net Income	12,555
Economic Capital Ratio	11%