





# STATE BANKS 2016

## Your Community Bankshares Inc Rank 161 of 177

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 30% points. The greatest weakness of Your Community Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.3% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	27,242
Cash Deposits and Cash Equivalents	43,790
Deposits	1,262,064
Fees	0
Goodwill	4,945
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,092,954
Loans and Leases Receivable	1,009,463
Long-term Debt	0
Occupancy	0
Other Assets	437,305
Other Compr. Net Income	280
Other Expenses	134
Other Liabilities	-926,089
Other Net Income	10,538
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	33,270

Output Variable	Value in 1000 USD
Liabilities	1,428,929
Assets	1,556,015
Expenses	134
Revenues	0
Stockholders Equity	127,086
Net Income	10,404
Comprehensive Net Income	10,684
Economic Capital Ratio	7.4%