



The relative strengths and weaknesses of NEW Peoples 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 NEW Peoples Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 19% points. The greatest weakness of NEW Peoples Bankshares INC is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 3.3% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	2,213
Cash Deposits and Cash Equivalents	26,338
Deposits	558,019
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	30,251
Loans and Leases Receivable	433,676
Long-term Debt	0
Occupancy	0
Other Assets	135,523
Other Compr. Net Income	-258
Other Expenses	19
Other Liabilities	-8,459
Other Net Income	2,681
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	28,148

Output Variable	Value in 1000 USD
Liabilities	579,811
Assets	625,898
Expenses	19
Revenues	0
Stockholders Equity	46,087
Net Income	2,662
Comprehensive Net Income	2,404
Economic Capital Ratio	6.4%