



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 27% points. The greatest weakness of Highlands Bankshares INC Va is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	3,290
Cash Deposits and Cash Equivalents	30,797
Deposits	498,783
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	351,514
Loans and Leases Receivable	427,620
Long-term Debt	30,146
Occupancy	0
Other Assets	114,058
Other Compr. Net Income	261
Other Expenses	5,694
Other Liabilities	-340,150
Other Net Income	5,257
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,332

Output Variable	Value in 1000 USD
Liabilities	540,293
Assets	594,097
Expenses	5,694
Revenues	0
Stockholders Equity	53,804
Net Income	-437
Comprehensive Net Income	-176
Economic Capital Ratio	7.4%