



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 25% 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 8.3%, being 1.9% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	71,447
Cash Deposits and Cash Equivalents	30,066
Deposits	502,816
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	348,799
Loans and Leases Receivable	443,748
Long-term Debt	93
Occupancy	0
Other Assets	29,233
Other Compr. Net Income	-951
Other Expenses	949
Other Liabilities	-316,408
Other Net Income	4,541
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,447

Output Variable	Value in 1000 USD
Liabilities	535,300
Assets	591,941
Expenses	949
Revenues	0
Stockholders Equity	56,641
Net Income	3,592
Comprehensive Net Income	2,641
Economic Capital Ratio	8.3%