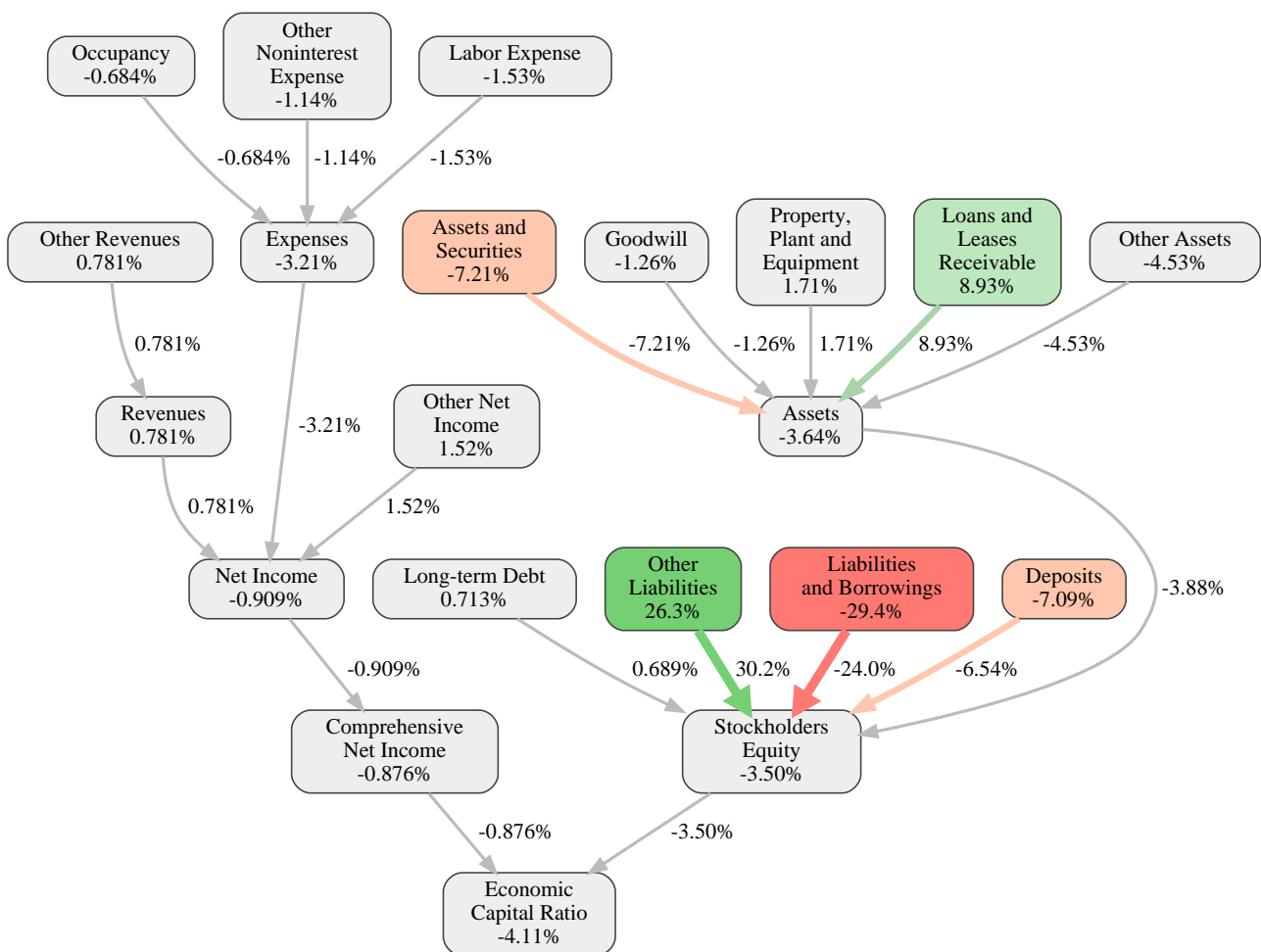




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STATE BANKS 2019

NEW Peoples Bankshares INC
Rank 178 of 182



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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 Other Liabilities, increasing the Economic Capital Ratio by 26% points. The greatest weakness of NEW Peoples Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 4.1% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	10,318
Cash Deposits and Cash Equivalents	28,173
Deposits	595,992
Fees	0
Goodwill	0
IT and Equipment Expense	2,749
Labor Expense	14,203
Liabilities and Borrowings	431,694
Loans and Leases Receivable	541,760
Long-term Debt	0
Occupancy	5,156
Other Assets	77,696
Other Compr. Net Income	-642
Other Expenses	149
Other Liabilities	-396,794
Other Net Income	25,050
Other Noninterest Expense	8,386
Other Revenues	6,512
Property, Plant and Equipment	24,195

Output Variable	Value in 1000 USD
Liabilities	630,892
Assets	682,142
Expenses	30,643
Revenues	6,512
Stockholders Equity	51,250
Net Income	919
Comprehensive Net Income	277
Economic Capital Ratio	6.1%