



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 22% points. The greatest weakness of NEW Peoples Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 2.4% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,707
Cash Deposits and Cash Equivalents	61,686
Deposits	692,707
Fees	0
Goodwill	0
IT and Equipment Expense	2,369
Labor Expense	13,365
Liabilities and Borrowings	442,783
Loans and Leases Receivable	577,886
Long-term Debt	0
Occupancy	4,135
Other Assets	111,789
Other Compr. Net Income	-13,127
Other Expenses	2,299
Other Liabilities	-417,351
Other Net Income	29,162
Other Noninterest Expense	6,650
Other Revenues	7,738
Property, Plant and Equipment	19,290

Output Variable	Value in 1000 USD
Liabilities	718,139
Assets	775,358
Expenses	28,818
Revenues	7,738
Stockholders Equity	57,219
Net Income	8,082
Comprehensive Net Income	-5,045
Economic Capital Ratio	5.3%