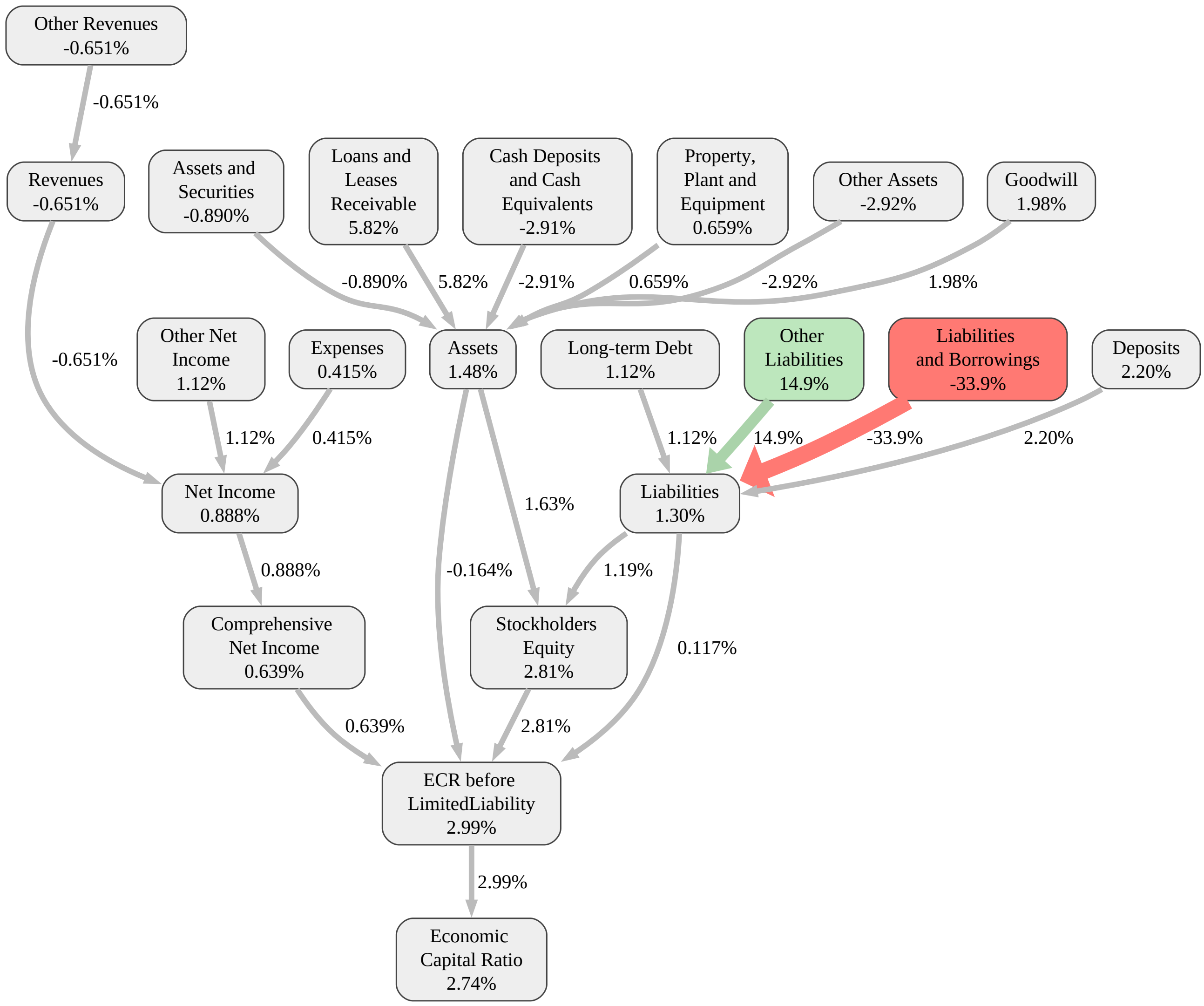
STATE BANKS 2012

First Community Bankshares INC VA
Rank 9 of 78



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The relative strengths and weaknesses of First Community 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 First Community Bankshares INC VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points.The greatest weakness of First Community Bankshares INC VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	101,683
Cash Deposits and Cash Equivalents	47,294
Deposits	1,543,467
Fees	0
Goodwill	83,056
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,323,651
Loans and Leases Receivable	1,369,862
Long-term Debt	0
Occupancy	0
Other Assets	508,173
Other Compr. Net Income	0
Other Expenses	9,573
Other Liabilities	-1,008,058
Other Net Income	29,601
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	54,721

Output Variable	Value in 1000 USD
Liabilities	1,859,060
Assets	2,164,789
Expenses	9,573
Revenues	0
Stockholders Equity	305,729
Net Income	20,028
Comprehensive Net Income	20,028
BaseVar	2,083,025
ECR before LimitedLiability	15%
Economic Capital Ratio	15%