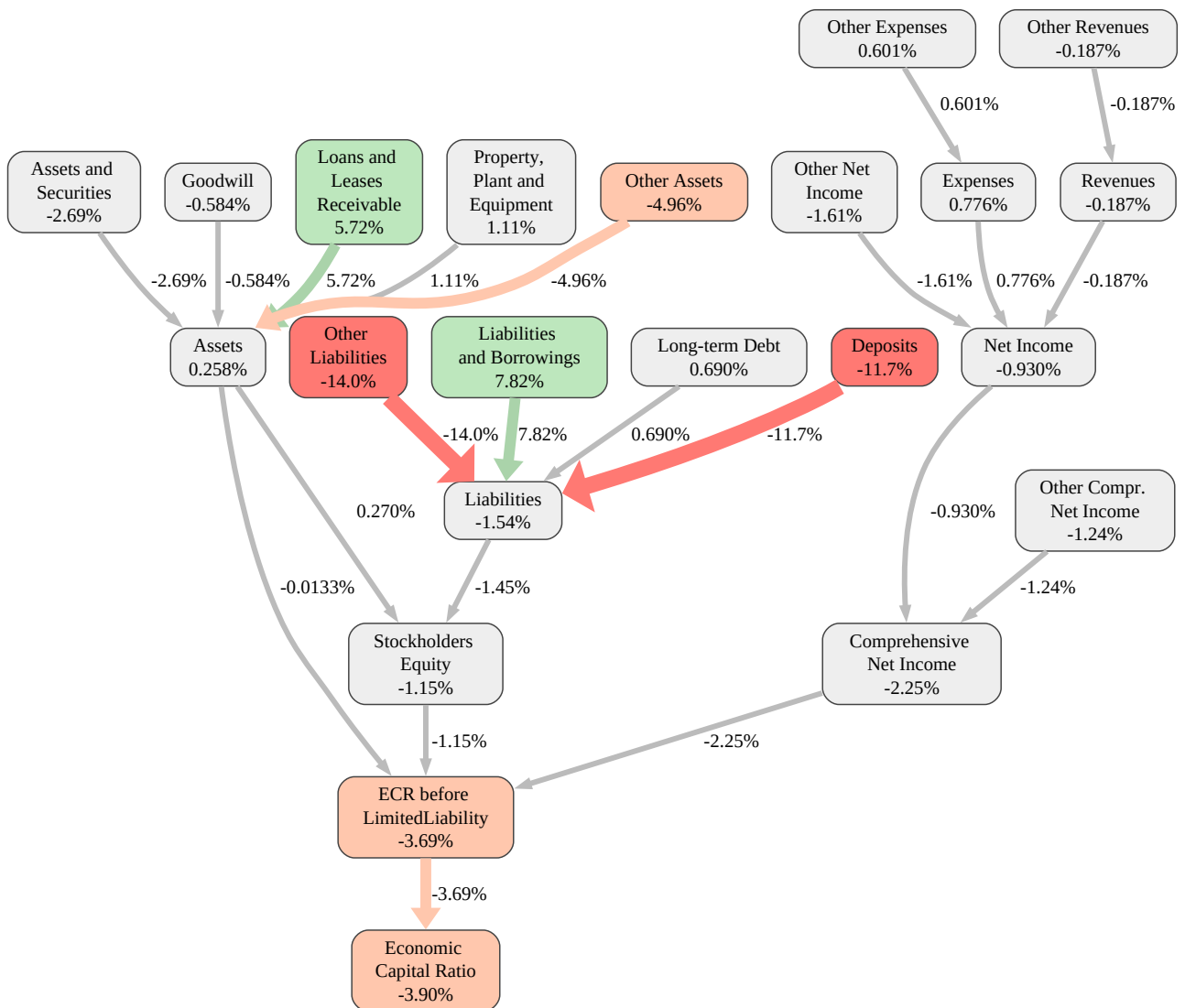




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.8% points. The greatest weakness of First National CORP VA is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 3.9% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	4,565	Liabilities	487,808
Cash Deposits and Cash Equivalents	31,028	Assets	532,697
Deposits	466,917	Expenses	965
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	44,889
IT and Equipment Expense	0	Net Income	2,800
Labor Expense	0	Comprehensive Net Income	950
Liabilities and Borrowings	11,612	BaseVar	522,195
Loans and Leases Receivable	370,519	ECR before Limited Liability	7.4%
Long-term Debt	0	Economic Capital Ratio	7.8%
Occupancy	0		
Other Assets	107,996		
Other Compr. Net Income	-1,850		
Other Expenses	965		
Other Liabilities	9,279		
Other Net Income	3,765		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	18,589		