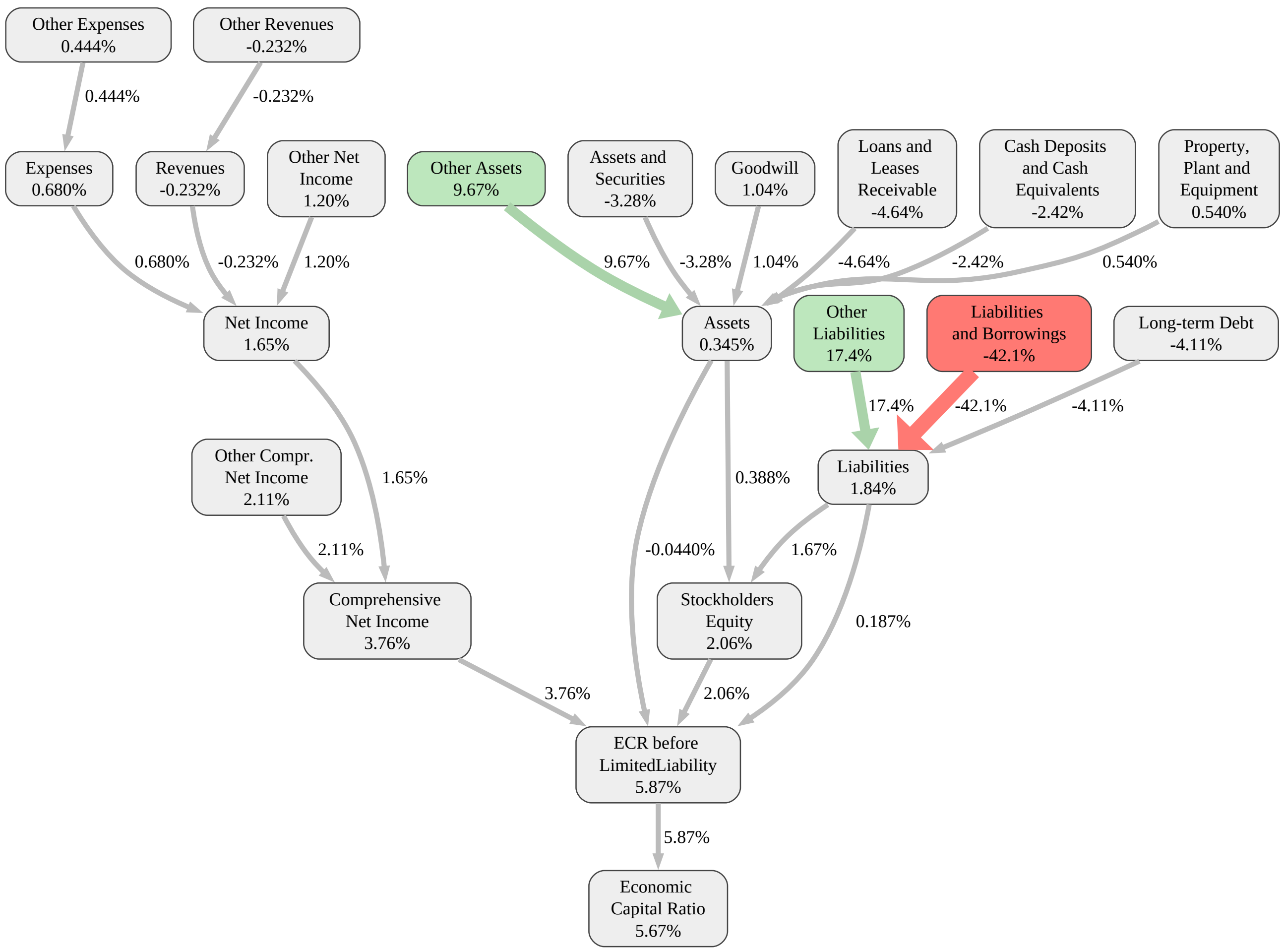
STATE BANKS 2013

First Keystone CORP
Rank 4 of 85



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The relative strengths and weaknesses of First Keystone CORP 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 Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points.The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 5.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,118
Cash Deposits and Cash Equivalents	20,920
Deposits	608,834
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	533,115
Loans and Leases Receivable	427,124
Long-term Debt	44,520
Occupancy	0
Other Assets	331,308
Other Compr. Net Income	4,771
Other Expenses	2,187
Other Liabilities	-469,833
Other Net Income	12,357
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,363

Output Variable	Value in 1000 USD
Liabilities	716,636
Assets	819,966
Expenses	2,187
Revenues	0
Stockholders Equity	103,330
Net Income	10,170
Comprehensive Net Income	14,941
BaseVar	803,358
ECR before LimitedLiability	17%
Economic Capital Ratio	17%