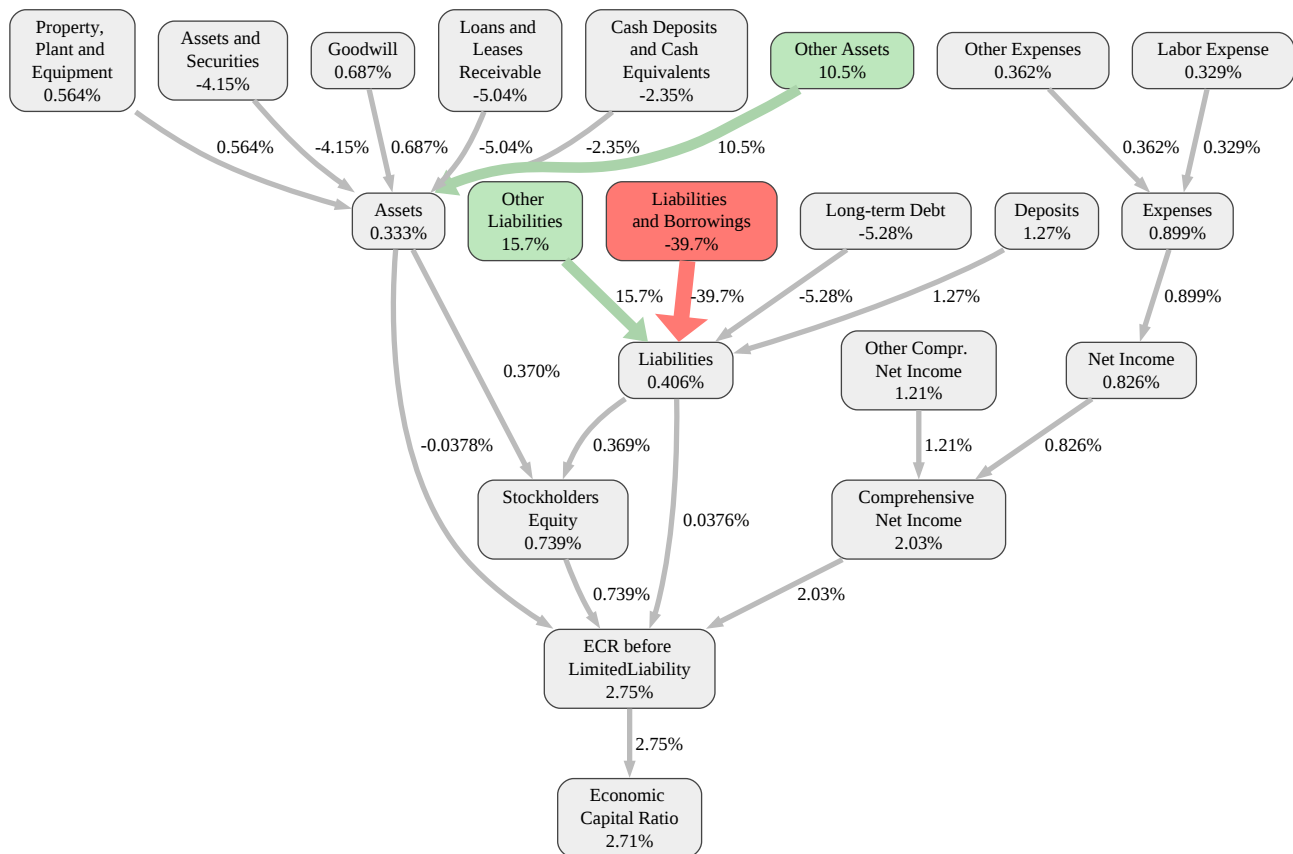




The relative strengths and weaknesses of First Keystone CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.7% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	1,943	Liabilities	806,082
Cash Deposits and Cash Equivalents	7,967	Assets	912,353
Deposits	661,562	Expenses	2,617
Fees	0	Revenues	0
Goodwill	19,133	Stockholders Equity	106,271
IT and Equipment Expense	0	Net Income	10,211
Labor Expense	0	Comprehensive Net Income	14,595
Liabilities and Borrowings	570,480	BaseVar	895,207
Loans and Leases Receivable	481,071	ECR before Limited Liability	16%
Long-term Debt	65,339	Economic Capital Ratio	16%
Occupancy	0		
Other Assets	381,368		
Other Compr. Net Income	4,384		
Other Expenses	2,617		
Other Liabilities	-491,299		
Other Net Income	12,828		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	20,871		