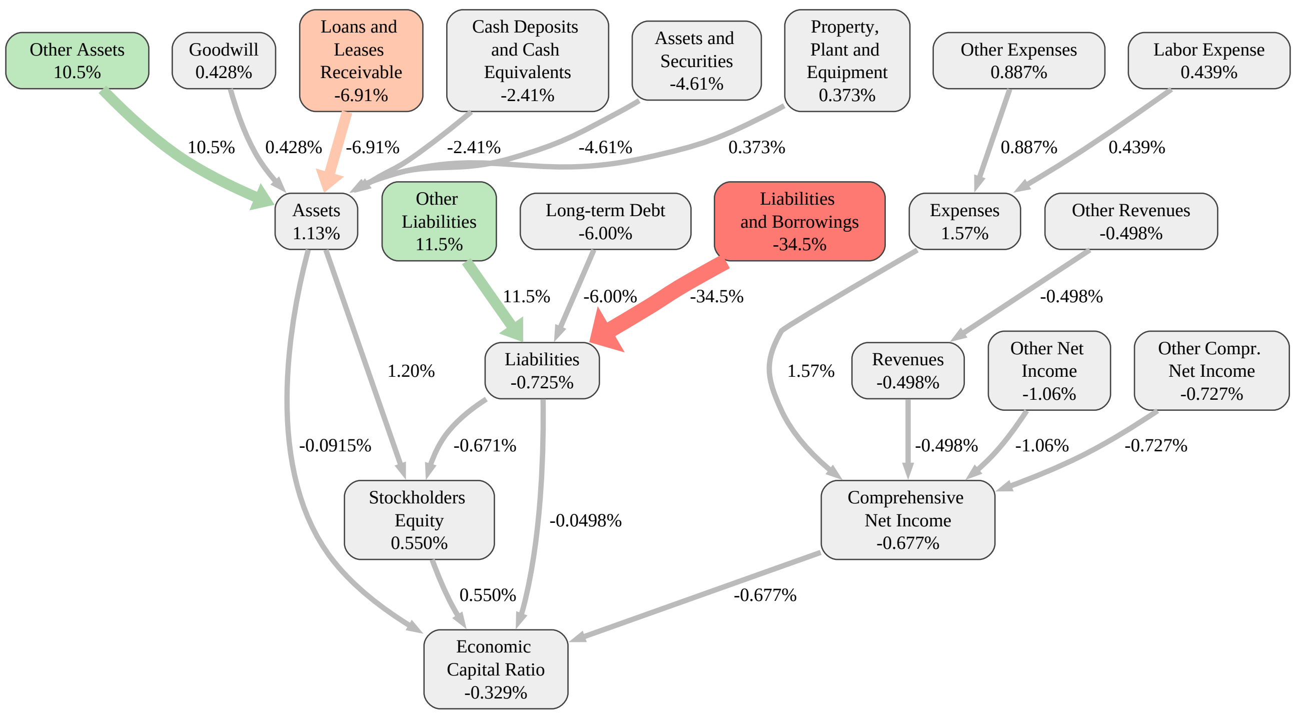
STATE BANKS 2017

First Keystone CORP
Rank 54 of 108



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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 11% points.The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.33% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,937
Cash Deposits and Cash Equivalents	9,128
Deposits	725,982
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	619,451
Loans and Leases Receivable	515,025
Long-term Debt	75,116
Occupancy	0
Other Assets	418,823
Other Compr. Net Income	-3,454
Other Expenses	1,845
Other Liabilities	-545,951
Other Net Income	11,317
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,237

Output Variable	Value in 1000 USD
Liabilities	874,598
Assets	984,283
Expenses	1,845
Revenues	0
Stockholders Equity	109,685
Net Income	9,472
Comprehensive Net Income	6,018
BaseVar	959,599
ECR before LimitedLiability	11%
Economic Capital Ratio	11%