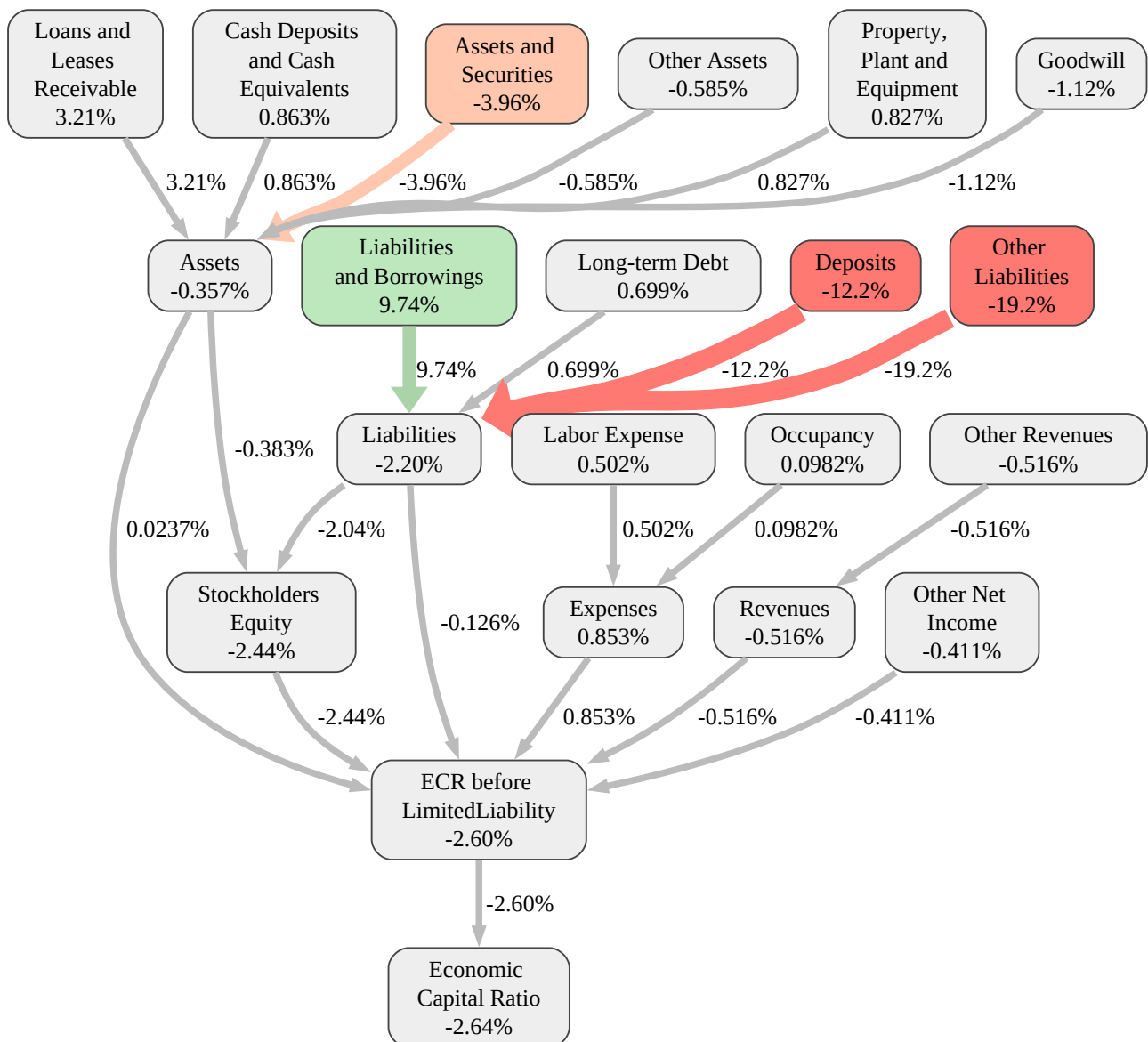






STATE BANKS 2018

First National CORP VA Rank 99 of 116



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 9.7% points. The greatest weakness of First National CORP VA is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 2.6% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	5,748
Cash Deposits and Cash Equivalents	39,986
Deposits	664,980
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,749
Loans and Leases Receivable	516,875
Long-term Debt	0
Occupancy	0
Other Assets	156,610
Other Compr. Net Income	60
Other Expenses	3,726
Other Liabilities	14,227
Other Net Income	10,174
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,891

Output Variable	Value in 1000 USD
Liabilities	680,956
Assets	739,110
Expenses	3,726
Revenues	0
Stockholders Equity	58,154
Net Income	6,448
Comprehensive Net Income	6,508
BaseVar	735,370
ECR before Limited Liability	9.6%
Economic Capital Ratio	9.8%