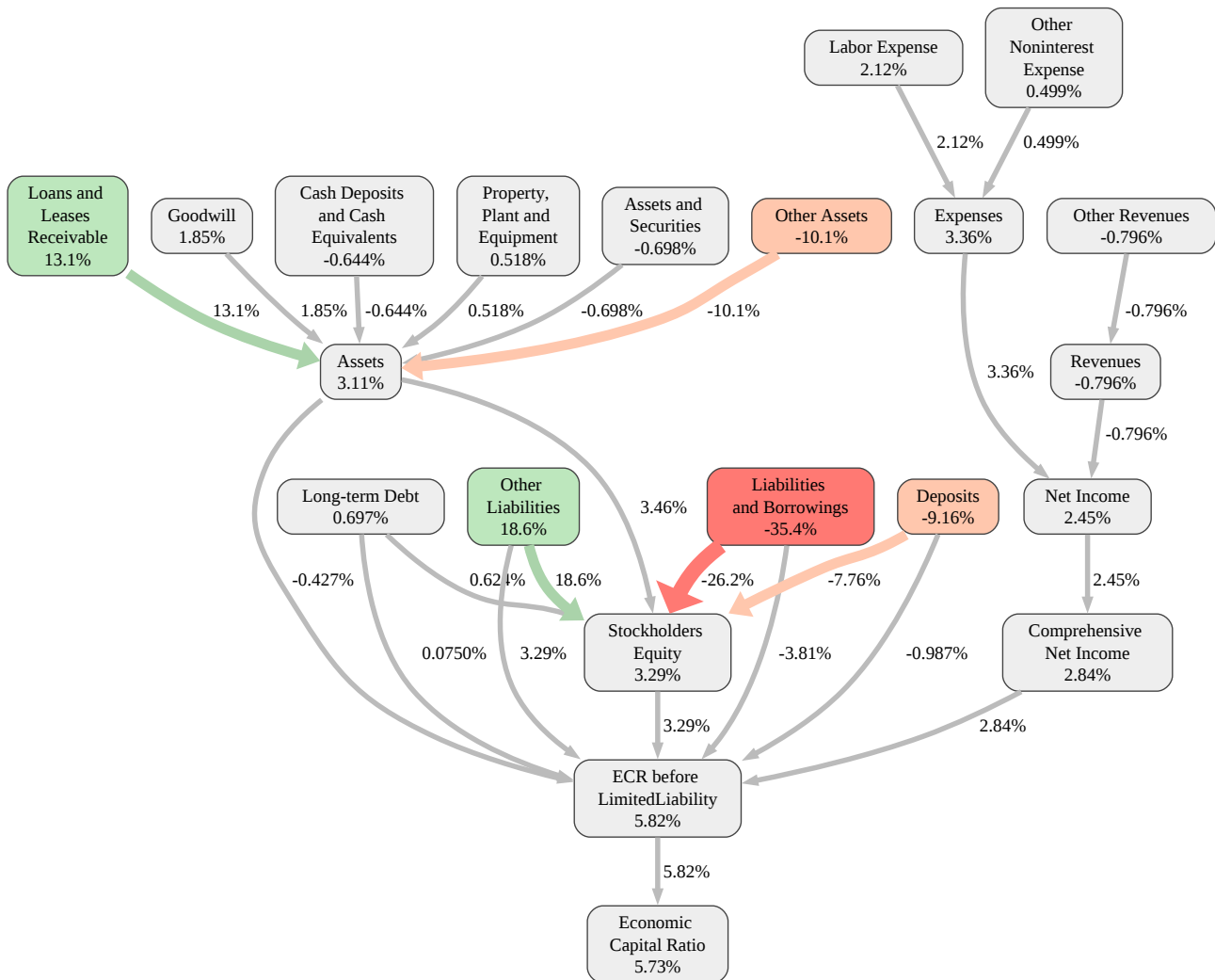




The relative strengths and weaknesses of First Community Bankshares INC VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Community Bankshares INC VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of First Community Bankshares INC VA 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 19%, being 5.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	227,689
Cash Deposits and Cash Equivalents	76,873
Deposits	1,855,750
Fees	0
Goodwill	92,744
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,396,200
Loans and Leases Receivable	1,756,817
Long-term Debt	0
Occupancy	0
Other Assets	44,466
Other Compr. Net Income	-589
Other Expenses	8,782
Other Liabilities	-1,340,433
Other Net Income	45,122
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	45,785

Output Variable	Value in 1000 USD
Liabilities	1,911,517
Assets	2,244,374
Expenses	8,782
Revenues	0
Stockholders Equity	332,857
Net Income	36,340
Comprehensive Net Income	35,751
BaseVar	2,176,850
ECR before Limited Liability	19%
Economic Capital Ratio	19%