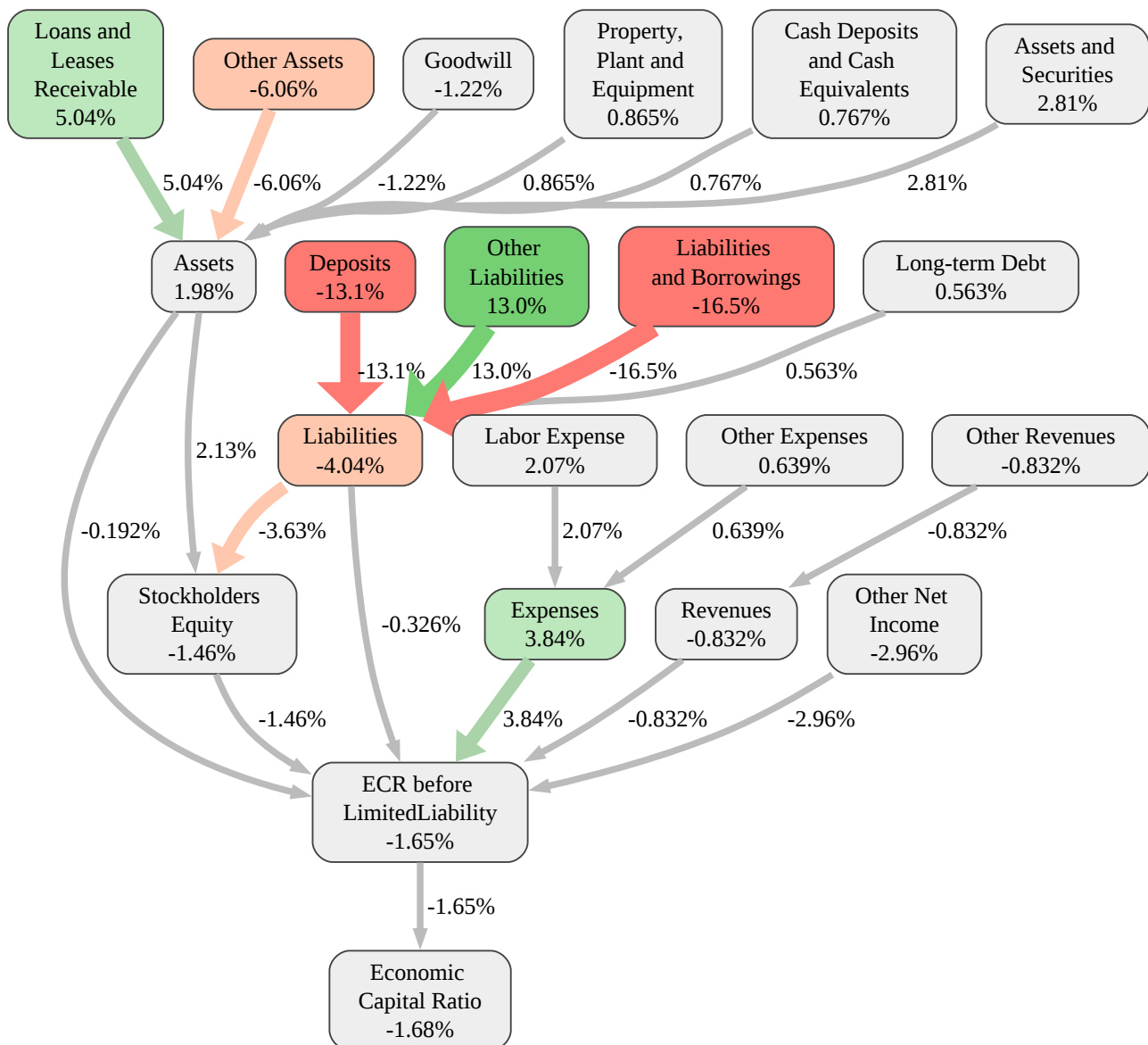




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of First National CORP VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.7% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	125,822
Cash Deposits and Cash Equivalents	45,785
Deposits	706,442
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	399,255
Loans and Leases Receivable	569,579
Long-term Debt	0
Occupancy	0
Other Assets	39,115
Other Compr. Net Income	2,532
Other Expenses	2,238
Other Liabilities	-382,868
Other Net Income	11,794
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,747

Output Variable	Value in 1000 USD
Liabilities	722,829
Assets	800,048
Expenses	2,238
Revenues	0
Stockholders Equity	77,219
Net Income	9,556
Comprehensive Net Income	12,088
BaseVar	791,502
ECR before Limited Liability	14%
Economic Capital Ratio	14%