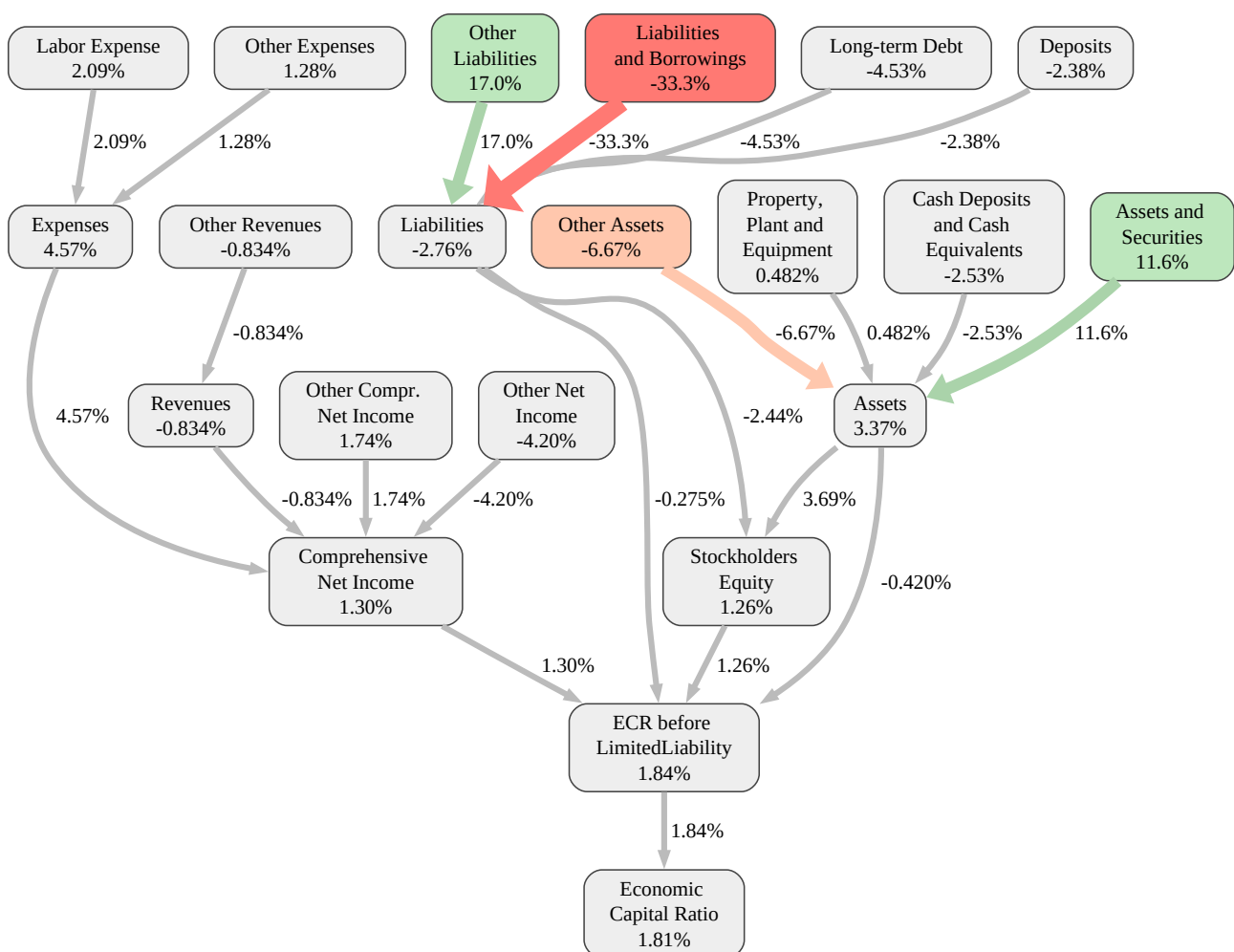




The relative strengths and weaknesses of First Keystone CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 1.8% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	280,446
Cash Deposits and Cash Equivalents	10,724
Deposits	761,628
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	631,456
Loans and Leases Receivable	640,727
Long-term Debt	55,000
Occupancy	0
Other Assets	36,809
Other Compr. Net Income	6,802
Other Expenses	1,114
Other Liabilities	-569,610
Other Net Income	11,341
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,387

Output Variable	Value in 1000 USD
Liabilities	878,474
Assets	1,007,226
Expenses	1,114
Revenues	0
Stockholders Equity	128,752
Net Income	10,227
Comprehensive Net Income	17,029
BaseVar	977,801
ECR before Limited Liability	17%
Economic Capital Ratio	17%